



■ spotlight

April 2014 Vol. 47 No. 4

PERSONAL RECRUITING

A monthly publication spotlighting top producers of American Income Life and National Income Life



Roger Smith
Chief Executive Officer
AIL & NILICO

Making Personal Recruiting Part of Our Culture

At the Spring SGA meeting, we unveiled our new Personal Recruiting program, which is unlike any we've done before. This is not a contest or a temporary incentive. Personal recruiting is too important to be anything less than a permanent practice ingrained in our culture.

What does that mean?

Culture is our way of thinking, behaving and working, our philosophy, values, etc., that together make up the style and practices of our company.

Our founder, Bernard Rapoport, clearly defined what he wanted AIL to be about. The culture he established is embraced by each new person who joins us, whether in the field, PR or the Home Office. It's our collective attitude — our story — and it drives how we interact with each other and with clients.

Ours is a story of advocating for families, giving back to communities, fighting for fair labor practices, and sharing *Opportunity Unlimited* with others. Each time our story is shared, our amazing culture gets etched deeper in stone, making us stronger.

John Coleman, coauthor of the book *Passion & Purpose: Stories from the Best and Brightest Young Business Leaders*, observed common components of great cultures. Here are a few, which AIL/NILICO has firmly established:

Vision

A great culture starts with a vision or mission statement that guides a company's values and provides it with a purpose that steers every decision the company makes.

American Income Life Insurance Company is striving to become the premier in-home life insurance sales company serving working families in the United States, Canada, New Zealand, and through our wholly-owned subsidiaries, National Income Life Insurance Company in New York, and Union Heritage Life Assurance Company Limited in the Republic of Ireland.

Core Values

Core values are the guiding principles that define a company's commitment to serving clients, treating colleagues, and upholding professional standards.

We act in accordance with the highest level of ethics and integrity. We make decisions prudently in order to advance the long-term interests of our policyholders, employees, field representatives and shareholders. We strive to have a positive effect within the communities we serve.

Practices

Values don't mean much unless they are backed by practices that follow through with the lofty vision and core values.

How we do things is at least as important as what we actually do. Treating customers (and each other) with honesty, respect and compassion is beyond important. That's why part of any program includes a narrative on how to represent the Company and our products. If you have used AIL's Laptop on Demand online supplemental training on the Needs-Based presentation, you know that a great deal of the information is about how and why we do things the way we do.

People

A viable culture requires people willing to embrace those values and practices. People tend to stick with cultures they like. Bringing on the right "culture carriers" strengthens the culture and therefore the company.

This is where the new **Personal Recruiting** program comes in.

You see, we learned early on that personal recruits are typically of a higher caliber than those recruited by other methods. I don't mean they are intrinsically better people; I mean that because of their personal connection with the person who recruited them, they fare better, stay longer, and are more committed and comfortable because of that connection. The crazy part is that even a casual association works.

An important step toward embracing personal recruiting into our culture is to "own your power." YOU are a personal recruiter from your first day with our Company. And we value personal recruits so much that you can earn additional income when someone you introduce to a career with AIL/NILICO joins our Company.

This is not just for managing agents — ALL agents are eligible to reap the financial rewards. Personal recruits do not need to be coded to you and there is no limit to the number of personal recruits you can bring on. It's as easy as making small talk with the person in front of you at the coffee shop each morning. As your conversation progresses, tell them our story, because you never know with whom that story will resonate.

Each time you share our story, you are helping to ensure that we continue to attract high caliber recruits, who, in turn, attract other high caliber recruits. That's a win all the way around.

See pages 22-23 for the details on how personal recruiting incentives can add to your income stream.



spotlight

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www.youtube.com/AILLifeTV

Recruiting Support

www.aillife.com/recruiting

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,389,120 in bonuses. For more information on the monthly bonuses, turn to Page 34-41.

Total: \$3,389,120

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Wednesday 04/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Monday 04/28**. eApp business excluded from the 7 day hold should be uploaded by **Wednesday 04/30** before 2:00 p.m. CST to count for **April** production.

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*



march
madness

pg. 04



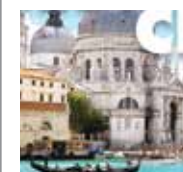
company
records

pg. 05



spring
SGA meeting

pg. 06



cruise contest
final results

pg. 16



personal
recruiting

pg. 22



LOOK
FOR ME!



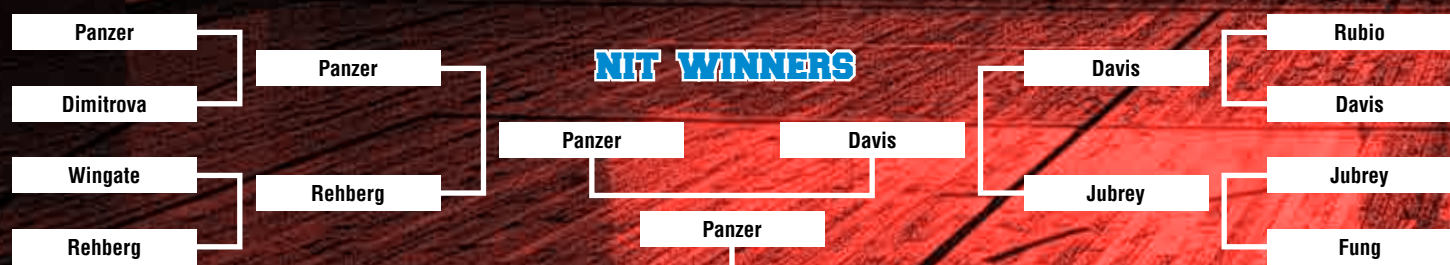
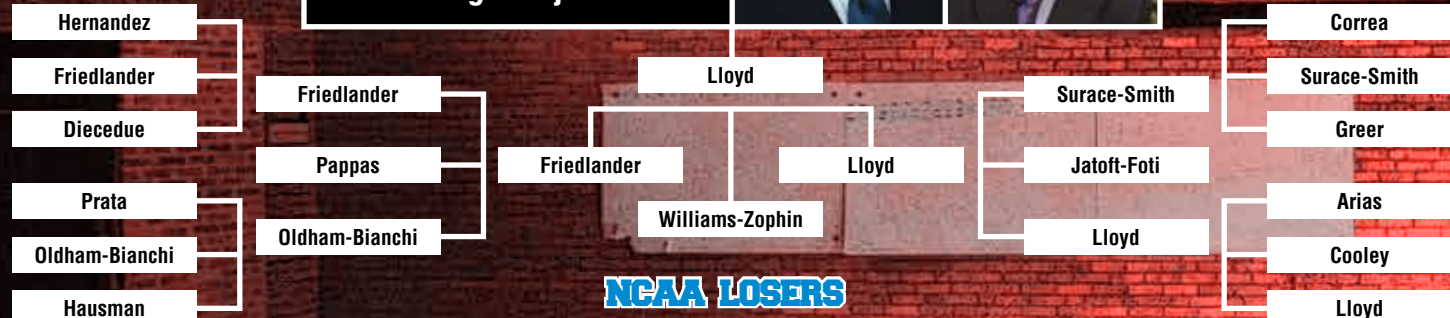
MARCH MADNESS



NCAA CHAMPION



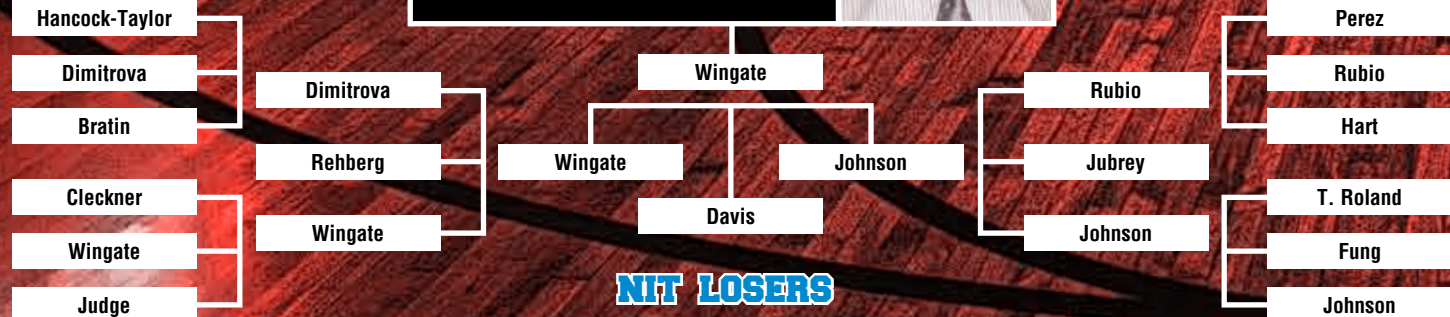
Rick Altig & Ilija Orlovic



NIT CHAMPION



Chad Panzer



COMPANY RECORDS

BEST QUARTER EVER:
JAN, FEB, MAR 2014: \$41,914,256

BEST MONTH IN COMPANY HISTORY:
MAR 2014: \$16,315,564

BEST WEEK IN COMPANY HISTORY:
4/4/14: \$4,112,279

HIGHEST AGENT COUNT EVER:
MAR 2014: 5,748

SGA 2014 Spring Meeting in San Diego, California

The Spring 2014 meeting of AIL/NILICO State General Agents was held at the beautiful and historic Hotel Del Coronado April 9-12. The weather in southern California was perfect, which allowed many of the social functions to be held outdoors on the Del's scenic beachfront lawns and verandas. Many SGAs returned to their offices proudly sporting a sunburn.

President Scott Smith opened the upbeat meeting that featured presentations by the Home Office management team as well as leading SGAs sharing their strengths and experience in various

areas of office management. Informative breakout sessions were held each afternoon.

Scott made an announcement regarding the major new program to promote and reward Personal Recruiting, making it a part of the Company's regular mode of operating rather than a contest or temporary incentive. See pages 22-23 for details of this exciting, ongoing initiative.

The SGA body meets again in November in Dallas.



Closer to the Heart

SGAs Keep Promises to Kids at San Diego Meeting

AIL/NILICO State General Agents showed once again why they are the best of the best. They donated backpacks and disposable cameras for Promises2Kids' Camp Connect program to reunite siblings separated in foster care in San Diego County.

It is quite common for siblings to be separated when they are placed in foster care. This can make an already stressful situation traumatic, because siblings are sometimes the only members of their family with whom it is safe to have contact. Camp Connect brings siblings together in a camp setting as well as regular events throughout the year that allow them to stay in contact.

CEO Roger Smith presented P2K CEO Tonya Torosian with a **\$28,220** donation (including partial matching funds from Torchmark Corporation).



PROMISES2KIDS

Creating a brighter future for foster children®

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.



Katie Massart

Altig – Orlovic

Contract Date 06/09/09

Qualified March of 2014

\$1,012,048 of Net ALP

Youngest Member in Company History!



Scott Florin

Paul Rumbuc

Contract Date 03/13/01

Qualified March of 2014

\$1,011,690 of Net ALP



Andrew Bishop

Altig – Orlovic

Contract Date 12/15/02

Qualified March of 2014

\$1,010,170 of Net ALP

FOUNDERS CLUB

March Qualifiers — Outstanding Producers & PR Representatives:



Erez Shabtay

Altig-Orlovic
10th Qualification
\$93,854 Net ALP
96.9 Ret



Bruce Tan

Altig-Orlovic
6th Qualification
\$98,405 Net ALP
87.3 Ret



Richard Luzaich

Altig-Orlovic
5th Qualification
\$53,893 Net ALP
95.4 Ret



Justin Germany

Dan Rubio
2nd Qualification
\$67,567 Net ALP
78.4 Ret

Direction



Domenico Bertini

Vice President of Field Operations

Practice Makes Perfect

Research shows that 72% of the top performers in U.S. companies say their #1 motivator is financial gain. Sound like a no-brainer? Sure, but think about it for a minute – if you aren't motivated by money, the odds of you becoming a top performer are pretty low. That's because your values are simply not aligned with the demands of the job.

To become a top performer then, money drives you and skill makes it happen. I am talking about the skill of closing the sale, namely overcoming objections.

While the money drive has to be something that comes with you to our company, closing the sale through overcoming objections is a skill you develop. Objections are an integral part of selling. For every reason you can think of why your prospects need our product, they'll think of a reason they don't. The question is, how do you handle these objections?

Mastering these five steps will help you win more customers:

1. Pause.

Many of us, when we're feeling attacked by an objection, start defending ourselves. Don't do it. Pause and mentally count to three instead. Don't talk. Don't think about what you're going to say and don't start feeling defensive. Just pause and wait.

2. Hear.

Pausing yourself takes effort. It takes even more effort to fully focus and hear what your customers are telling you. Listening means not thinking about your rebuttal but tuning in entirely to what your prospects are saying.

3. Ask questions.

To make sure you have a full understanding of what prospects are saying — even if you think you know — ask questions until you are absolutely sure you know what the prospects are thinking and feeling. Don't assume.

“For every reason you can think of why your prospects need our product, they'll think of a reason they don't.”

4. Respond.

Begin by saying you understand their concerns and don't lessen the importance of their opinion. Then address the concern by digging into the rebuttals you have by now memorized and rehearsed several times. To become a pro and play the part, you have to know the part.

5. Get full agreement.

After your response, get a confirmation from the prospect that you have fully addressed their concerns. Make sure they're happy with your response and if they're not, find out what's still bothering them and address it.

Motivation alone will not do it. You need knowledge and most importantly, you need to have developed the skill to deliver the knowledge and close the sale. Practice your rebuttals every day, and soon enough you'll be a pro at closing!



Susan Fuldauer

*Vice President of
Public Relations Field Operations*

What Makes Us Successful?

As the saying goes: What doesn't kill you makes you stronger.

Overcoming adversity and challenges, indeed, has the potential to make us stronger, more perseverant and better suited to problem solving. Adversity can also provide the road for us to become more successful. Identifying unsuccessful paths and moving past challenges or problems adds to the possibility of finding the right course, the right answers. To be afraid to fail is to be afraid of finding success. Reframe that fear to one of opportunity to learn; to learn about yourself and how to get better at what you do.

Your attitude, how you perceive problems and how you view failure will determine the level of success you achieve. Our PR Leadership Team is currently reading John Maxwell's book, *The Difference Maker*. The Difference Maker is your attitude. Not that attitude is everything, but attitude does make a difference in how you approach situations, adversity, problems, and life in general. It is what allows you to be either creative in problem solving or to be blocked by a problem. It's the difference in seeing opportunity or seeing only the difficulty that a problem or situation presents.

When we look at "successful" people, we might think of Olympic Gold Medalist, Mary Lou Retton, who fell off the balance beam thousands of times before reaching Olympic Gold. Each fall actually paved the road for perfection on the beam when it mattered most. Michael Jordan, for example, states: "I've missed more than 9000 shots in my career. I've lost almost 300 games, 26 times I've been trusted to take the game-winning shot and missed. I've failed over and over and over again in my life. And that's why I succeed."

Evaluating, retaining and using knowledge gained from failed attempts moves you closer to your goals and what you perceive as success. If we

didn't experience failure, how could we identify success? No matter how new or seasoned an agent or a PR rep you may be, there is always going to be a problem or difficulty to work through that will ultimately make you better, but only if you understand and can accept that you need these situations to improve on performance. How many times have you presented in a home or to a group and got to a "No" instead of a "Yes?" When you did a mental rewind and reviewed the presentation, no doubt you found either what you said or what you didn't say brought you to that "No." Knowing this going into the next presentation can make you that much better and more prepared to get to the "Yes."

At the end of the day, it's really about your approach to problem solving and your attitude toward challenges that will move you closer to successfully achieving your goals. By working through adversity and experiencing obstacles, you are better able to maneuver on the path that you need to be on to get you where you ultimately want to finish.

Think about how you look at problems and the difference your attitude can make. See the opportunity in every difficulty. Accept the challenges and find the positive reward for having mastered them. This is what keeps us going forward.



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American Income Life to stay connected!



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ANNIVERSARIES

30 Years of Service
Vivian Dwyer, PR
26 Years of Service
Susan Gilbert, PR
25 Years of Service
Scott Remmey, AGT
24 Years of Service
Christopher Cummings, AGT
Paramjit Sangha, AGT
23 Years of Service
Sharon Nigota, AGT
20 Years of Service
Daniel Phares, AGT
George Sturge, AGT
19 Years of Service
Darrell Dorey, PR
Maria Esposito, AGT
Patti Morgan, PR
16 Years of Service
Cisco Perez, SGA
14 Years of Service
Becky Cutler, PR
Vance Rountree, AGT
13 Years of Service
Mary-Delores Ayarzagaitia, SA
Theodore Pappas, SGA
Douglas Zigby, AGT

12 Years of Service
William Slocum, PR
11 Years of Service
Horace Johnson, MGA
Angelika Vassilieva, AGT
10 Years of Service
Ronald Berube, AGT
Mark Gorman, AGT
Bonnie Williams, AGT
9 Years of Service
Katherine Georgiou, AGT
Shiwa Hollingsworth, GA
Diana McNair, AGT
Troy Plummer, AGT
Scott Rehberg, SGA
Tibor Simon, GA
Emmanuel Villasenor, SA
8 Years of Service
Todd Engelson, AGT
Beth Farm, PR
Sal Giacchi, AGT
Steve Orcherton, PR
Raymond Risucci, MGA
Jennifer Wehrle, RGA
7 Years of Service
Robert Drake, GA
Jeremy Engrav, GA

Albert Lau, GA
Jacqueline Lowe, PR
Benton Tong, AGT
Gevorg Yanukyan, MGA
6 Years of Service
Raymond Angeles, GA
Robert Biser, AGT
Norman Candelore, MGA
Daniel Hanson, AGT
Mike Hudnall, RGA
Bernardo Lopez, AGT
Fritznel Octave, MGA
Bernard Oliphant, AGT
Adelfa Parinas, SA
Daniel Umbertone, MGA
5 Years of Service
Odilia Goulart, AGT
Lydia Lozano, AGT
James Moland, MGA
Dawn Selden, AGT
Brian Welsh, MGA
4 Years of Service
Souleymane Bah, RGA
Lauren Coyne, AGT
Paavo Cymanow, GA
Johanna Handa, SA
Dwayne Hargrove, AGT

Lucan Schmidt, GA
Lawrence Smith, MGA
Jacklyn Tweeten, GA
Christopher Weglarz, SA
3 Years of Service
Joshua Bloomquist, RGA
Keith Booker, AGT
Aldina DaRosa, GA
Tere Diamond, MGA
Sokol Fazliu, MGA
James Franklin, MGA
Mavrick Fredericks, RGA
Shelly Korb, PR
Kehinda Pryor, AGT
David Watkins, AGT
Ryan Wilson, RGA
2 Years of Service
Shorne Brown, GA
Britton Costa, MGA
Marta Cunha, SA
Arie Davis, GA
Ronald Esmo, MGA
Henry Fornet, GA
Aaron Friedlander, MGA
Alan Grage, AGT
Bryan Grays, AGT
Megan Herickhoff, GA

Mark Hileman, MGA
Todd Homer, AGT
Tachane Joseph, AGT
Mir Khan, GA
Jacob Kieffer, AGT
Kierstin Kim, SA
Tay Krause, GA
John Leggio, GA
Carol Matthai, PR
Fuaitale Mauu, AGT
Peter McEnaney, RGA
Aaron McKenney, GA
Tyler McKnight, MGA
Jermaine Moore, PR
Nicole Rex, SA
Chas Robinson, PR
Joseph Sarasin, AGT
Kevin Thurber, AGT
Craig Winkelman, GA
1 Year of Service
Corina Araujo, AGT
Michael Ashland, AGT
Taylor Bosch, MGA
Thomas Bowler, SA
Jonathan Boyd, SA
Jerrard Brown, SA
Timothy Buckner, MGA

Sophie Canestrelli, SA
Marie Chabot-Vecera, AGT
Samantha Cicardo, AGT
Pauline Cresswell, SA
Heather Cullen, GA
Andrew Culver, GA
Stephanie DiSanto, AGT
Sarah Eikay, AGT
Charles Firreno, SA
Teresa Fox, MGA
Patrick Fraley, SA
Luis Galvez-Galvez, AGT
Jovanny Gonzalez, AGT
Steven Goodwin, AGT
Donald Gregoire, SA
Branden Griffin, SA
Virginia Grimm, SA
Miriam Heaton, SA
Heidi Heil, AGT
Karrie Hibbard, PR
Leon Hill, AGT
Stephanie Hill, AGT
Carley Hosley, AGT
Amanda Hubbard, AGT
Francis Ingulli, SA
Jennifer Jantzen, SA
Cale Jasper, SA

Taniqua Johnson-Pino, AGT
Freya Jones, SA
Lisa Jones, SA
John Kaster, AGT
John King, AGT
Christopher Kist, AGT
Daniel LaFontaine, MGA
Luao Leota, SA
Alicia Lewis, AGT
Michael Loftus, SA
Mildred Machuca, GA
Jean-Serge Mary, AGT
Ralph Matarese, SA
John McDougald, SA
Boris Mendes, SA
Gildardo Meza, AGT
Collin Miles, SA
Kelsey Mitchell, AGT
Scott Montgomery, GA
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Lambros Svingos, AGT
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Inderjit Toor, SA
Steven Trattar, AGT
Tony Wibowo, SA
Michael Williams Jr, SA
Jason Young, SGA
Liquiche Young, SA

PROMOTIONS

State General Agent
Debbie Ezernack
Kyle Johnson
Jason Young
Regional General Agent
Souleymane Bah
Matthew Bogle
Jordan Chalom
AshLynn Orng
Robert Rowell
Master General Agent
Ibrahim Bah
Andrew Bishop
Brinda Casanova
Elizabeth Casey
Phil Folkertsma
Ryan Kendi
Beau Locker
Marti Long
Cheryl McLean
Kendra Orng
David Ramnarine
Ruben Santillana

60% General Agent
Christina Barbee
Scott Chrisman
Diane Currier
Donald DeVoise
Matthew Farrell
Edith Fleck
Felicity Hammill
Jamil Harris
Min Jiang
Derrick Madison
Marcus Norby
James Pratt
David Rigney
Adam Stowe
Kyle Taylor
Keith Waldron
Ashley Wenning
Dale Whitmore
Tammy Wingate
57.5% General Agent
Elizabeth Baxter
Kayla Bisinger
Scott Carlisle

David Chen
Andrew Culver
Christian Fahey
Ryan Flournoy
David Hendricks
Megan Holiday
Adam Huck
Desmond Jones
Leya Kirchstein
Ileana Lopez
Mildred Machuca
Emilee Manthey
Kathleen Nick
Melissa Quintana
Joshua Rauser
Adrian Segalla
Susan Sereke
Gabriela Sime
Shelly Stambach
Ricardo Subero
55% Supervising Agent
Andrey Alexandrov
Lori Annett
Caleb Bearden

Norman Beverage
Nelson Bohannon
Bradley Bryan
Janet Buckley
Jesse Bunnell
Oneil Cooper
Jesus Cruz-Navarro
Wanlin Ding
Rita Eisentrager
Adam Elbatnigi
Jennifer Griffin
Andrea Guyton
Katie Heuer
Patricia Hunt
Thomas Longino
Anthony Lopez
Susan Lozano
Ginger Magill
Eric Moriarty
Robert Mouser
Saad Nouman
Constance Ordish
Martin Patterson
Joseph Quattrochi

Paul Regner
Ruben Robinette
David Robinson
Jane Rowell
Samira Shaikh
Amanda South
Audrey Teachout
Ryan Tomajcik
Cody Toth
Daniel Woelfel
52.5% Supervising Agent
Mark Adelman
Jessie Aralman
James Ashton-Lebrument
Saba Atai
Eyad Awdi
Jett Barnes
Alma Barriga Gonzalez
Drew Baurer
Lisa Berends
Dennis Blue
Michael R Brown
Sandra Byrd
Andrew Chambers

Martial Charles
Kimberly Colon
Rosanna Colp
Vincent D'Ambrosio
Thresa Davenport
Brianna Duda
Samantha Earle
Thomas Eckert
Hilary Forrester
Joseph Frankine
Heather Freeberg
Jennifer Glab
Ivonne Goodwin
Donald Gregoire
Tucker Gregor
Giselle Guardia
Anson Hallex
Davelle Heath
Michelle Holstine
Nathan Knox
Robert P Lewis
Brian Littlejohns
Morgan Lobello
Steven Mason

Daniel Mejia-Medrano
Boris Mendes
Diana Mendez
Alexis Merchant
Christina Meyer
Nikolas Moreschi
Vaughan Morrill
Carissa Pagano
Patricia Perkey
Siwilays Pham
Paul Pieper
Stephen Pladsen
Whitney Poulin
Klewaslall Ramlal
Jordan Reinhold
Amanda Reyna
Jeremy Schroeder
Jamie Schulz
Arien Seemann
Eliran Shalom
Eric Smarrelli
Gwendolyn Smith
Erick Snyder
Matthew Soza

Rosemary Stepanek
Nathan Stover
Michael Stuver
Kayla Taylor
Liesena Tejada
Paul Torman
Robbin Trompeter
Shain Ulloa
Jinelly Urena
Christina Wacker
Frances Walker
Te Arani Wiki
Kunlin Zou



NEW
SGA
Jose Carvajal
San Antonio, TX
April 1

Before joining AIL, Jose was a manager in the food service industry. He answered an Internet ad and joined the Laura Fisher SGA Office in December of 2010. Jose characterizes himself as a "go-getter" and "hungry for success." He says he has always been driven, and has strived to master every position he's ever held. Jose considers his passion and his love for people the greatest assets he brings to the SGA position. Jose lives in San Antonio.

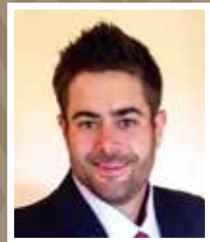


NEW
SGA
Sara Welch
April 4
East Michigan

Sara joined AIL and the Joe Manone SGA Office in Wisconsin after studying accounting and finance. Attracted by Joe's legendary success, she was drawn to the SGA opportunity, with a twist: Sara also loves to travel and wanted to work towards being an SGA in Australia! To help with her plan she transferred to the Friedlander Agency in New Zealand and ran a satellite office. The chance to realize her dream back in the states was too good to pass up. Sara, husband Bryon (also an American Incomer) and sons Ethan and Dakon will live in the Detroit suburbs.

★★★★★
ATTENTION
MGAs
 ★★★★★

MGA AGENT RETENTION — BONUS PROGRAM —



Zachary Hart
 \$5,250
 Surace-Smith



Ofa Tupouniua
 \$5,000
 Steve Friedlander



Matthew Parks
 \$4,250
 Surace-Smith



Marian Sertler
 \$4,000
 Sabrina Lloyd



Syed Quadri
 \$3,750
 Theodore Pappas

March Bonus Payout: \$170,100

March Bonus Qualifiers: 176

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Zachary Hart	\$5,250	Levar Morgan	\$1,500	Scott Kim	\$1,000	Sokol Fazliu	\$500
Ofa Tupouniua	5,000	Doreen Ryan-Foti	1,500	Brandon MacDonald	1,000	Herman Fennell	500
Matthew Parks	4,250	Steve Svendsen	1,500	Richard Mansfield	1,000	Patricia Fifer	500
Marian Sertler	4,000	Randy Teyssier	1,500	Peter McEnaney	1,000	Charley Forshee	500
Syed Quadri	3,750	Rodney Ward	1,500	Ryan McIntosh	1,000	Michael Gerstein	500
Tere Diamond	3,400	Marisa Willgruber	1,350	David Nham	1,000	Todd Glazer	500
Bobby Szwaja	3,250	Benjamin Ainscough	1,250	Aaron Raiston	1,000	Sharif Grays	500
Albert Serur	3,000	Souleymane Bah	1,250	Alfa Saleh	1,000	Bobby Gujral	500
Matthew Conrad	2,750	Darron Hacker	1,250	Paul Samra	1,000	Mark Hileman	500
Daniel Hartwig	2,750	Blake Higuchi	1,250	Salman Satti	1,000	Dean Jensen	500
Kevin Holtz	2,750	Henry Ingraham	1,250	Craig Strompf	1,000	Patrick Knouse	500
Ryan Wilson	2,500	Stephen Jeung	1,250	Brandon Teter	1,000	Nicholas Lorence	500
Unique Hunnicutt	2,475	Natalie Linker	1,250	Ryan Tucker	1,000	Tim McAdams	500
Ibrahim Bah	2,000	Andrew McQuade	1,250	Daniel Umbertone	1,000	David McCusker	500
Ryan Bisanz	2,000	Darren Miller	1,250	Brian Welsh	1,000	Fritznel Octave	500
Robert Dunn	2,000	Michael Musso	1,250	Lucky Faalifiti	900	Joshua Olin	500
Melne Lewis	2,000	William Myatt	1,250	Brett Gryska	900	Ryan O'Malley	500
Brooke Spain	1,800	David Thornton	1,250	Humberto Quintero	800	Victor Restrepo	500
Joshua Jackson	1,750	Matthew Turnquist	1,250	Erin Allen	750	Michael Romeo	500
Jack Keiderling	1,750	Patrice Amador	1,000	Carl Carlberg	750	Shelly Russell	500
Tyler McKnight	1,750	Anastacio Baeza	1,000	Britton Costa	750	Jessica Santamarina	500
Nicholas Moore	1,750	Daniel Bauer	1,000	Ryan Hall	750	Ruben Santillana	500
Nasr Quadri	1,750	William Brookshire	1,000	Corey Helly	750	Brian Schreiber	500
Amie McCracken	1,575	Monica Brown	1,000	James Keefer	750	Maria Soliz	500
Gian-Paolo Diberardo	1,500	Jordan Chalom	1,000	Steven King	750	John Sparby	500
Matthew Diulus	1,500	Robert Chun	1,000	Dorothy Niederer	750	Alfred Taren	500
Kelly Ekker	1,500	Dustin Dunlap	1,000	Marc Salvaggi	750	Lily Tchen	500
Magda Figueiredo	1,500	Christopher Earle	1,000	Randall Cook	500	Michael Vasu	500
Jorge Guerra	1,500	Ronald Esmon	1,000	Justin Crawford	500	Daniel Vilas	500
Stephen Hill	1,500	Mavrick Fredericks	1,000	Volodymyr Derevyanny	500	Jennifer Wehrle	500
Casey Kunash	1,500	Corey Hallam	1,000	Eric Ebbitt	500	Cherri Xie	500
John McGrath	1,500	Evan Holzhauser	1,000	Jonathan Emura	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

Leadership



Rob Falvo
 Executive Vice President
 AIL & NILICO

The 9 Characteristics of an Emerging Leader

This month I would like to share with you one of the more popular topics that I have presented over the last ten years at our various Leadership Academies. I urge you to read it, not just once but a few times and keep these characteristics foremost in your mind.

1. Cultivating a High Standard of Personal Ethics

A person who refuses to accept responsibility lacks the ethical armor to stand against temptation. More than anything else, ethics is a study in right and wrong. Ethics in business is the cornerstone of success. Without a commitment to the right conduct, any enterprise is ultimately doomed.

2. High Energy

Great leaders are simply not worn out dealing with petty issues. These people not only know right from wrong, but also know the difference between interesting and important. An effective leader must develop a sense of direction and be able to draw clear distinctions between what is truly important to the organization and what is merely interesting.

3. Working Priorities

Work your priority list from the top to the bottom. Most people jump in and work from the middle.

If you've got a frog to swallow, don't look at it too long. If you've got more than one to swallow, swallow the biggest one first!

4. Having Courage

Courageous people are willing to walk near the edge and do things slightly off balance when necessary – not for the sake of living dangerously, but for the sake of getting the job done.

5. Working Hard with Commitment & Dedication

Are you a committed and dedicated hard worker? What do you think people are saving all of their energy for? Nobody ever worked himself or herself to death in a job they loved. Most of the successful leaders I've met don't give much conscious consideration to what they are being paid. They do what they love and the money comes with it.

6. Getting Goal Oriented

Why have goals in your organization? When people in your agency, staff or team become a contradiction to the goals you have established in the best interests of the organization and its people, it's time to part company. We are not placed in jobs to keep them the same; we're put in jobs to make them better.

7. Maintaining a Constant Enthusiasm

Inspired Enthusiasm is contagious. As a leader, your people look to you for enthusiasm. Enthusiasm comes from witnessing the accomplishment of your daily goals that are part of a larger plan.

I hope this next thought will pop your eyes open like a good whiff of ammonia. I mentioned earlier that inspired enthusiasm is contagious:

If you don't have contagious, inspired enthusiasm, then whatever you do have is also contagious.

Now that's a scary thought!

8. Staying Level-Headed

Level-headed people have the ability to organize chaotic situations. They see things as they really ARE, as opposed to how they wish they were. We need to fix problems rather than talk about them.

I find it interesting that long after the problems are solved or no longer relevant, some people keep talking about them. Not those who approach life realistically. They act without being told to because they understand that, in the real world, problems aren't stopping places; they are decision points.

9. Helping Others to Grow

Great leaders have a desire to help others grow. When an organization functions in a nurturing environment where pettiness is eliminated and ideas are openly exchanged, the result is synergy. With synergy, the organization and the individuals within the organization will become more than the sum of their parts. An organization will never rise above the quality of its leadership.

One final question to ask yourself every 3 - 6 months: on a scale of 1 to 10, how do you stack up on each of these characteristics?

MEDITERRANEAN CRUISE CONTEST



ITALY - CROATIA - SLOVENIA

CONTEST WINNERS

STATE GENERAL AGENTS



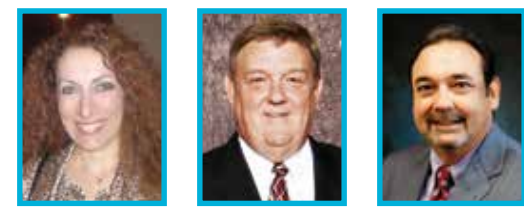
Steve Friedlander
Category 1-2
Growth: 122.04%

David Hausman
Category 3-5
Growth: 136.54%

Brian Traboulay
Category 6-8
Net ALP: \$321,890

Mathew Hart
Rookie/Start-up
Net ALP: \$183,830

PUBLIC RELATIONS



Sue Gilbert
Category 1-2
Leads: 23,555

Ken Altizer
Category 3-4
Leads: 10,903

Chuck Hill
PR Manager
Lead Growth: 71.34%

MANAGING AGENTS



RGA, Robert Janev
SGA: Lloyd
Net ALP: \$1,170,676

MGA, Ofa Tupounia
SGA: Friedlander
Net ALP: \$809,423

MGA, Matthew Parks
SGA: Surace-Smith
Net ALP: \$542,779

MGA, Marian Sertler
SGA: Lloyd
Net ALP: \$465,748

SA, Moli Kaufusi
SGA: Friedlander
Net ALP: \$434,858

GA, Alex Torruella
SGA: Lloyd
Net ALP: \$167,433

SA, Robert Schneiderman
SGA: Lloyd
Net ALP: \$160,707

GA, Laaina Havea
SGA: Friedlander
Net ALP: \$139,351

PERSONAL PRODUCERS



Ryan Kendl
SGA: Alltig-Orlovic
Net ALP: \$242,736

Dustin Dunbar
SGA: Alltig-Orlovic
Net ALP: \$148,503

Alan Sedaghat
SGA: Alltig-Orlovic
Net ALP: \$148,300

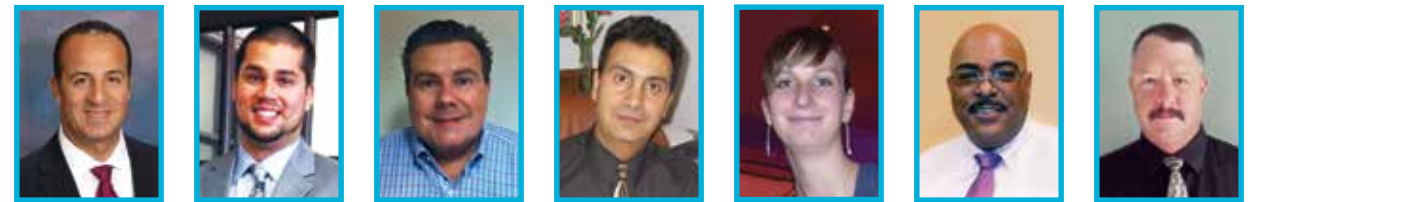
Jonni Ng
SGA: Alltig-Orlovic
Net ALP: \$147,252

Bruce Tan
SGA: Alltig-Orlovic
Net ALP: \$141,159

Erez Shabtay
SGA: Alltig-Orlovic
Net ALP: \$138,264

Joey Kennedy
SGA: Alltig-Orlovic
Net ALP: \$133,060

Mark Neilson
SGA: Alltig-Orlovic
Net ALP: \$132,528



Max Quasem
SGA: Cohen-Cohen
Net ALP: \$130,345

Michael van Delft
SGA: Satti
Net ALP: \$125,116

Joseph Sarasin
SGA: Surace-Smith
Net ALP: \$118,506

Omar Hashimi
SGA: Jatoff-Foti
Net ALP: \$114,250

Katie Massart
SGA: Alltig-Orlovic
Net ALP: \$113,885

Sean Grant
SGA: Olson
Net ALP: \$109,782

Mark Lomonaco
SGA: Alltig-Orlovic
Net ALP: \$109,018

Note: Contractual minimums apply at all levels of qualification and will be part of all formal announcements. See full qualifications at www.aillife.com/arc & www.nillife.com/arc



BASEBALL TEXAS STYLE



BE OUR GUEST

MORE CONTESTS ALL SUMMER LONG!



The Texas Rangers and Globe Life And Accident Insurance Company announced a 10-year agreement establishing Globe Life Park in Arlington as the new name for the Rangers Ballpark in Arlington, Texas!

Lucky for us, Globe Life is one of our Torchmark sister companies and since we're family, we get some pretty sweet perks! To help celebrate the new name and because we love contests, we're going to create some competition where the winners get to come to Texas and hang out with us at the ballpark!

GAME 2: This game belongs to Management!

Total Winners: 15

- Top 6 MGAs - Categories 1-3 ranked together
- Top 3 MGAs - Categories 4-6 ranked together
- Top 2 MGAs - Categories 7-9 ranked together
- Top 2 GAs - Company
- Top 2 SAs - Company

The Prize:

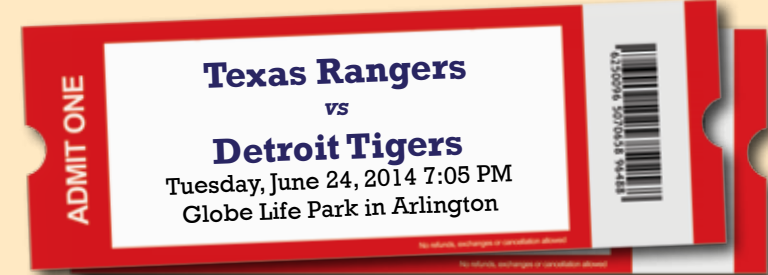
- Monday, June 23 — Winners will be flown to Dallas for a night on the town in Big D.
- Tuesday, June 24 — Settle back in our sweet suite to eat, drink and be merry while watching the Texas Rangers vs. the Detroit Tigers.

There will be other chances to enjoy summer nights at Globe Life Park with us — stay tuned!

Based on Hierarchy Codes made April 1 - May 31st... **Personal Recruits count double!**

For the sake of this contest, a "code" is an agent who has submitted business and whose contract is activated. For a Personal Recruit to count double in the contest, he/she must have been personally recruited by the manager, not by an agent coded to the manager.

Note: Two Month Contest, with standings furnished end of April!



★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

MARCH BONUS PAYOUT: **\$351,750**

MARCH BONUS QUALIFIERS: **346**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Mickey Adkins	\$1,500	Arthur Guerrero	\$1,500	Nikoleta Molokvas	\$1,500	Llesena Tejeda	\$1,500
Jessie Aralman	1,500	Kristie Guidry	1,500	Peggy Morales	1,500	Brian Thornton	1,500
Joseph Astudillo	1,500	Davelle Heath	1,500	Reyka Moyer	1,500	Jose Tinoco	1,500
Peter Baltes	1,500	Katie Heuer	1,500	Stephen Myers	1,500	Constance Tuiteleleapaga	1,500
Karrie Bickford	1,500	William Hoffman	1,500	Alicia Olson	1,500	Saimone Ulupano	1,500
Alopechia Boyd	1,500	Megan Holder	1,500	Christopher Page	1,500	Emily Vega	1,500
Kimberly Brna	1,500	Jon Houser	1,500	Clara Paradis	1,500	Christina Wacker	1,500
Kirk Brooks	1,500	Ukeme Isobara	1,500	Valerie Pardo	1,500	Frances Walker	1,500
Lytoni Brown	1,500	Jessica Jakowiec	1,500	Laurekins Pardovani	1,500	LaToya Walters	1,500
Manuel Camacho	1,500	Pennie Jansik-Keller	1,500	Jun Park	1,500	Matthew White	1,500
Carley Cameron	1,500	Edith Jolley	1,500	William Parks	1,500	Ricky Winningham	1,500
Andrew Chambers	1,500	Matthew Joseph	1,500	Sthephany Paz	1,500	Tony Wittmus	1,500
Scott Chrisman	1,500	Lisa Kaluzny	1,500	Myesha Perkins	1,500	Victor Zavaleta	1,500
Cory Clark	1,500	Stacie King	1,500	Jan Polkosnik	1,500	Azar Afnan	1,250
Rachel Cruz	1,500	Wade LaFever	1,500	Loni Prewitt	1,500	Peria Afuamua	1,250
Antolina Cuevas	1,500	Karla Lainez-Solano	1,500	Joseph Quattrochi	1,500	Lori Annett	1,250
Thresa Davenport	1,500	Kerlens LaRose	1,500	John Rainey	1,500	Tyler Arthur	1,250
Harlan Dixon	1,500	Christopher Leitwein	1,500	Meghan Romero	1,500	James Austin	1,250
Caroline Dorsett	1,500	Michele Lelio	1,500	Michael Russin	1,500	Jordan Barron	1,250
Thomas Eckert	1,500	Jonathan Lipton	1,500	Mina Saadalla	1,500	Gloria Basabe	1,250
Matthew Engerman	1,500	Maureen Lydon	1,500	Arien Seemann	1,500	Jonathan Becker	1,250
Michael Engler	1,500	James Mabson	1,500	Lelei Seumanutafa	1,500	Aubrey Beckham	1,250
William Everhart	1,500	Kayla MacPhail	1,500	Turehu Simon	1,500	Kameron Blake	1,250
Taylor Foster	1,500	Alipate Makau	1,500	Paul Smith	1,500	Dennis Blue	1,250
Rachel Gallagher	1,500	Sefo Makau	1,500	Erick Snyder	1,500	Angelica Borda	1,250
Marce Garbett	1,500	Jesse Martin	1,500	Ruby Sotoza	1,500	John Borowy	1,250
Amanda Geter	1,500	Kelly-Ann McBridge	1,500	Matthew Soza	1,500	Annette Buchanan	1,250
Jean Gordon	1,500	Anna Midowicz	1,500	Kristi Stephens	1,500	John Buedel	1,250
Meghan Grindy	1,500	Monica Moffett	1,500	Donald Suckoo	1,500	Patrick Carne	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Angelo Caruso	\$1,250	Tyler Peworchik	\$1,250	Paula Davis	\$500	Guillermo Lopez	\$500
Jamie Cates	1,250	Kevin Praeuner	1,250	Paul DiVincenzo	500	Michael Martin	500
Dinah Cawthorne	1,250	Lucianne Pukahai	1,250	Romeo Douangmala	500	Sherry Massey	500
Betty Cenatus	1,250	Edgar Quiroz	1,250	Katrina Drake	500	Horace Mays	500
Shalom Chaimov	1,250	Toscanna Reis	1,250	Kimberly Duke-Roser	500	Jeremy Miller	500
Barbara Corbett	1,250	David Rodriguez	1,250	Linda Eichelberger	500	Thomas Molinski	500
Veronica Cordoba	1,250	Kayla Rodriguez	1,250	Stephen English	500	Nikolas Moreschi	500
Arthur Davis	1,250	James Shouse	1,250	Fernando Escudero Salazar	500	Murray Nagler	500
Marc Demilia	1,250	Allison Slater	1,250	Jesse Espe	500	Khanh Nguyen	500
Nicholas Detrio	1,250	John Sola	1,250	Barbara Evenson	500	Nathan Nielson	500
Shelley Duck	1,250	William Soulier	1,250	Abigail Failey	500	Saad Nouman	500
Adam Elbatnigi	1,250	Kimberly Spinelli-Young	1,250	Dean Feldbauer	500	Kevin O'Rourke	500
Sebastian Feary	1,250	Lakisha Steel	1,250	Filisita Fialupe	500	Rimay Papalii	500
Archie Fleming	1,250	Brianne Stevens	1,250	Ruth Fields	500	Shane Parent	500
Hugo Flores	1,250	Jena Stottlemyre	1,250	Dickens Filsaime	500	Martin Patterson	500
Hilary Forrester	1,250	Deauntricea Styles	1,250	Ana Finau	500	Miguel Pena	500
Tiffany Forrester	1,250	Connor Sullivan	1,250	Sheffard Finklea	500	Jared Ramirez	500
Edward Francis	1,250	Audrey Teachout	1,250	Joseph Frankine	500	Jordan Reinhold	500
Irma Gallardo	1,250	Dominic Telymonde	1,250	Matthew Frederickson	500	Amanda Reyna	500
Alexandra Gonzalez	1,250	Nicholas Tinko	1,250	Ronny Garcia	500	Yuraniz Riccardi	500
Amiria Harema	1,250	Elizabeth Tompkins	1,250	Suzanne Garcia	500	Jim Rigelman	500
Tiffney Harmouche	1,250	Paul Torman	1,250	John Garrett	500	Micaiah Robinson	500
Jamil Harris	1,250	Shain Ulloa	1,250	Brigitte Gilchrist	500	Jane Rowell	500
Daniel Hutcherson	1,250	Raul Vasquez	1,250	Liam Gillis	500	Denise Ruiz	500
Johnika Ivory	1,250	Jonathan Velasco	1,250	Mitsy Gray	500	Afsaneh Sabahi	500
Sarah Jacinto	1,250	Jon Wallace	1,250	Tucker Gregor	500	Miguel Sanchez	500
Jeffrey Jansen	1,250	Norman White	1,250	Jamal Hamdan	500	Samira Shaikh	500
Lynnette Jellison	1,250	Debra Whitney	1,250	James Harding	500	Lyubov Shalya	500
Jamel Johnson	1,250	Te Arani Wiki	1,250	Lynne Hebert-Ouellette	500	Anna Shamshura	500
Stacey Jones	1,250	Ahmad Williams	1,250	Jennifer Hill	500	Jacob Shirk	500
Rehupo Kara	1,250	Vernon Williams	1,250	Anita Hinds	500	Andrew Sinkinson	500
Jeffree Kawamoto	500	Adem Abdula	500	Jim Hintze	500	Adam Smith	500
Casey Kehnast	1,250	Tuluiga Aiiloilo-Maka	500	Michelle Holstine	500	Robin Smith-Hayes	500
Travis Kovach	1,250	Jacob Aranya	500	Leo Howard	500	Malkia Spencer	500
Lucie Liberal	1,250	Tiffany Babin	500	Barbara James	500	Oksana Stadnyk	500
Carla Lindsey	1,250	Asef Bari	500	Edward Johnson	500	Rosemary Stepanek	500
Paul Linn	1,250	Stavroyla Bazigos	500	Kirsten Jones	500	Stephen Stopyra	500
Tyler Livasy	1,250	Sean Bernard	500	Daniel Juskiw	500	Nathan Stover	500
Anthony Lopez	1,250	Nicole Bethea	500	Justin Kahabka	500	Lavenita Tahaafe	500
Robert Lowrie	1,250	Bryce Blackman	500	Shermaine Kelly	500	Tunganekore Takave	500
Nafetalai Makau	1,250	Walter Blackstock	500	Sheri Kempinski	500	Kelli Talley	500
Vicki Maloid	1,250	Lynne Bondi	500	Alyssa Kennedy	500	Isileli Tupou	500
Acacia Mark	1,250	Susan Bone	500	Andrea Kessler	500	Rebecca Vasquez	500
Thomas Martin	1,250	Caitiin Brandland	500	Aseli Kioa	500	Taylor Wanket	500
Dennis McHugh	1,250	Jeremie Brettin	500	Matthew Kliffer	500	Timkita Warfield	500
Kaladian McLean	1,250	Randy Brissett	500	Nathan Knox	500	Amelia Warren	500
Miles McPherson	1,250	Robert Brod	500	Jan Kodani	500	Asa Wedman	500
Diana Mendez	1,250	Ripeka Brown	500	Aaron Kovac	500	Edna Weekes	500
Jared Mercer	1,250	Haydee Burrola	500	Kevin Kyler	500	Adrian Weglarz	500
Michael Moreno	1,250	Bradley Christiansen	500	Thomas Lafferty	500	Jonathon Westwood	500
Abdul-Karim Muhammad	1,250	Linda Church	500	Stephane LeBlanc	500	Julia White	500
Jonathon Nagy	1,250	Kimberly Clark-Comans	500	Joelma Lee	500	Christopher Wiess	500
Douglas Newhook	1,250	Anastasia Cofano	500	Shemiah LeGrande	500	Vanessa Williams	500
Olufunmilola Ogunsola	1,250	Kimberly Colon	500	Mark Lewis	500	Lisa Woodson	500
Carissa Pagano	1,250	Maria Consunji	500	Robert P Lewis	500	Marlon Wright	500
Lynn Paterni	1,250	Alicia Cooper	500	William Linton	500	Kemal Yildiz	500
Cory Paulos	1,250	Aaron Craig	500	Morgan Lobello	500		
Robert Peters	1,250	Guillermo Cruz	500	William Loffer	500		

CODES

Code – \$900 contract to date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA
Chelsie Young	7	Sabrina Lloyd	Johnathan Hernandez	2	Altig-Orlovic
Christina Meyer	6	Sabrina Lloyd	Andrew Hynan	2	Altig-Orlovic
Robert Schneiderman	5	Sabrina Lloyd	Iva Kalinova	2	Altig-Orlovic
John McDougald	4	Giglione-Ackerman	Stephanie Matamis	2	Altig-Orlovic
Dominic Telymonde	4	Giglione-Ackerman	Julian Morris	2	Altig-Orlovic
Jeffrey Gilliana	4	Sabrina Lloyd	Adrian Segalla	2	Altig-Orlovic
Brenton Patterson	4	Paul Rumbuc	Jason Sims	2	Altig-Orlovic
Christopher Hitchcock	3	Altig-Orlovic	Taylor Wanket	2	Altig-Orlovic
Alix Albright	3	Simon Arias	Tyler Worstell	2	Simon Arias
Jordan Fenrich	3	Simon Arias	Linda Eichelberger	2	Samantha Chui
Patrick Kushla	3	Jason Bratin	Tijuana Mingo	2	Jared Cleckner
Layne Ford	3	Richard Correa	Celic Bell	2	Brandon Cooley
Joy Vann-Austin	3	Cunningham-Weatherspoon	Francis Charfauros	2	Brandon Cooley
Suzanne Harkins	3	Laura Fisher	Ramon Velasquez	2	Brandon Cooley
Marta Cunha	3	Giglione-Ackerman	Emmanuel Villasenor	2	Brandon Cooley
Ernest Powell	3	Steve Greer	Jordan Arcuri	2	Joseph Diecedue
Janel Wilder	3	David Hausman	Bryan Diaz	2	Mitch Duplantis
Amanda South	3	Eric Neal	Roberto Olivares-Roby	2	Laura Fisher
Veronica Carrion	3	Bob Olson	Derek Winslow	2	Laura Fisher
Bradley Gray	3	Imran Satti	Lesina Ah Sue	2	Steve Friedlander
Eric Peyton	3	Surace-Smith	Liliana Avila	2	Steve Friedlander
Christopher Botelho	2	Altig-Orlovic	Mele Makau	2	Steve Friedlander

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jason H Lee	9	Sabrina Lloyd	Shelly Stambach	3	Altig-Orlovic	Ashley Ruhl	2	Altig-Orlovic
Thomas McConnell	7	Eric Neal	Timothy Bugge	3	Simon Arias	Joey Sales	2	Altig-Orlovic
Ronald Rennich	6	Simon Arias	Brian Gilmore	3	Simon Arias	James Smith	2	Altig-Orlovic
Brandi Hershey	6	Brandon Cooley	Elizabeth Leming	3	Simon Arias	Joshua Cosentino	2	Simon Arias
Gabriela Sime	6	Laura Fisher	Raphael Musto	3	Simon Arias	Andrew Culver	2	Simon Arias
Enrique Sandoval	6	Sabrina Lloyd	Lalitha Janardhanan	3	Slav Bitman	Charles Ferrari	2	Simon Arias
Joseph Cruickshank	5	Simon Arias	Barbara Seyoum	3	Samantha Chui	Jenna Gula	2	Simon Arias
Avi Kauderer	5	Simon Arias	Brittini Kwiecien	2	Simon Arias	Rachelle Britzman	2	Jared Cleckner
Gregory Graham	5	Jason Bratin	David Guns	3	Brandon Cooley	Edwin Rodriguez	2	Simon Arias
Devon Chapman	5	Cunningham-Weatherspoon	Joseph McCarthy	3	Brandon Cooley	Jeremiah Wiskeman	2	Simon Arias
Joel A Johnson	5	Steve Greer	Arthur Sigler	3	Brandon Cooley	Mark Ziemianski	2	Simon Arias
Kyle Taylor	5	Travis Moody	Jamey Haugen	3	Richard Correa	Erin Moyer	2	Slav Bitman
Charles Belt	5	Bob Olson	Nicholas Pelham-Clarke	3	Richard Correa	Glenn Woodley	2	Slav Bitman
Heather Cullen	5	Chad Panzer	Ricardo Grandt	3	Laura Fisher	Natalie Soboleva	2	Josh Chalom
Jason Green	5	Paul Rumbuc	Jonathan Hanaway	3	Matt Henderson	Rachelle Britzman	2	Jared Cleckner
Jordan Albright	4	Simon Arias	Enrico Paredes	3	Jatoft-Foti	Lorena Barriere	2	Cohen-Cohen
Kierra Goodwin	4	Nigel Crowe	Jeffrey Hall	3	Chris LaFond	Anna Senra	2	Cohen-Cohen
Ratu Kani	4	Steve Friedlander	Joseph Hagerman	3	Bob Olson	Craig Winkelman	2	Cohen-Cohen
Moli Kaufusi	4	Steve Friedlander	Alon Fischer	3	Theodore Pappas	Regina Duval	2	Richard Correa
Ruben Santillana	4	Steve Friedlander	John Leggio	3	Theodore Pappas	Amanda Hogan	2	Richard Correa
Philip Roffi	4	Cindy Furer	Paavo Cymanow	3	Philip Prata	Erika Spiak	2	Richard Correa
Ryan Feehan	4	Giglione-Ackerman	Michael Denton	3	Scott Rehberg	Brandon Jones	2	Mitch Duplantis
Jameetri Washington	4	Steve Greer	Les Swain	3	Alex Roland	Christina Barbee	2	Richard Dyer
Kimberly Riley	4	Kyle Johnson	Alexander Dorey	3	Imran Satti	Vincent Millsap	2	Richard Dyer
John Donovan	4	Theodore Pappas	Jean Joseph	3	Williams-Zophin	Paulo Miranda	2	Laura Fisher
Brent Bowling	4	Surace-Smith	Denise Berrios	3	Bob Wingate	Erica Pagano	2	Laura Fisher
David Guzman	4	Surace-Smith	Corey Cox	2	Altig-Orlovic	Graham Carter	2	Steve Friedlander
Jason Ryan	4	Surace-Smith	Jennifer Judd	2	Altig-Orlovic	Sione Maumau	2	Steve Friedlander
Eric Thompson	4	Surace-Smith	Ileana Lopez	2	Altig-Orlovic	Soonalote Taogaga	2	Steve Friedlander
Brett Maurice	3	Altig-Orlovic	Benito Menchaca	2	Altig-Orlovic	Vatapuia Vavau	2	Steve Friedlander

GA continued

NAME	#	SGA	NAME	#	SGA
Christine DiSanto	2	Giglione-Ackerman	Min Jiang	2	Byron Paz
Christian Fahey	2	Giglione-Ackerman	Drew Sharp	2	Philip Prata
Fran Kolos	2	Giglione-Ackerman	Nicholas Triantafyllidis	2	Philip Prata
David Palmer	2	Giglione-Ackerman	David Rigney	2	Scott Rehberg
Stephen Giddens	2	Steve Greer	Cornelius Jones	2	Alex Roland
Patrick Guthrie	2	Mathew Hart	Joseph J Smith	2	Alex Roland
Shorne Brown	2	David Hausman	Gerald Norton	2	Dan Rubio
Polina Philbin	2	David Hausman	Mark Diebolt	2	Paul Rumbuc
Matthew Lukesh	2	Matt Henderson	DeAnthony Hartman	2	Paul Rumbuc
Rory Olson	2	Matt Henderson	Jeremie Dupuis	2	Imran Satti
Michael Coulthard	2	Chris Hernandez	Nacole Newbold	2	Imran Satti
Richard Johnson	2	Matthew Hogan	Robert Drake	2	Surace-Smith
Leticia Fields	2	Jatoft-Foti	Myrle Salomon	2	Moswen Taylor
David Hendricks	2	Jatoft-Foti	Michael Shaba	2	Brian Traboulay
Scott Montgomery	2	Jatoft-Foti	Jacob Raine	2	Jeremy Welch
Ricardo Subero	2	Kyle Johnson	Ian Cary	2	Bob Wingate
Kayla Bisinger	2	Travis Moody	James Hortman	2	Bob Wingate
David Schanuel	2	Dorian Oldham	Blake Hammond	2	Jason Young
Zachary Santino	2	Oldham-Bianchi			
Sandra Underwood	2	Bob Olson			
Aaron McKenney	2	Chad Panzer			
Calvin Irving	2	Theodore Pappas			
Rakesh Ramkarran	2	Theodore Pappas			
Harrynarin Ramoutar	2	Theodore Pappas			
Amr Shater	2	Theodore Pappas			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Marian Sertler	10	Sabrina Lloyd	Robert Rowell	5	Richard Dyer	Unique Hunnicutt	4	Alex Roland	Chad Potts	3	Chris Hernandez
Albert Serur	9	Simon Arias	Stephen Hill	5	Steve Friedlander	Dustin Dunlap	4	Surace-Smith	Brandon Teter	3	Matthew Hogan
Brooke Spain	9	Brandon Cooley	Craig Strompf	5	Cindy Furer	Daniel Hartwig	4	Surace-Smith	Ileana Rosas	3	Marko Jankovic
Ryan Hall	9	Laura Fisher	Corey Helly	5	Giglione-Ackerman	Daniel Bean	3	Altig-Orlovic	Doreen Ryan-Foti	3	Jatoft-Foti
Thomas Kijanowski	9	Sabrina Lloyd	Jack Keiderling	5	Giglione-Ackerman	Jonathan Emura	3	Altig-Orlovic	Tatjana Tiki Tikhonov	3	Jatoft-Foti
Gabriel Feldmann	9	Chad Panzer	Dean Jensen	5	Steve Greer	Patrick Fowler	3	Altig-Orlovic	Daniel Umbertone	3	Christine Judge
Minh Phung	9	Scott Rehberg	Michael Laramie	5	Steve Greer	Tyler McKnight	3	Altig-Orlovic	Jake Yagjian	3	Chris LaFond
Steven Chung	9	Paul Rumbuc	Jesse Spencer	5	Stephen Jubrey	Erikka Michaels	3	Altig-Orlovic	Raymond Risucci	3	Dorian Oldham
Ofa Tupouniua	8	Steve Friedlander	Robert Shafer	5	Travis Moody	David Thornton	3	Altig-Orlovic	Lisa Martin	3	Oldham-Bianchi
Christopher Rodriguez	8	Kyle Johnson	Andre Bent	5	Bob Olson	Daniel Toshner	3	Altig-Orlovic	Michael Romeo	3	Oldham-Bianchi
Zach Otto	8	Sabrina Lloyd	Melne Lewis	5	Bob Olson	Ryan Tucker	3	Altig-Orlovic	Levar Morgan	3	Theodore Pappas
Mark Kukielski	8	Eric Neal	Ryan Wilson	5	Philip Prata	Natalie Wagner	3	Altig-Orlovic	Angel Patryluk	3	Byron Paz
Brian Zuzick	7	Laura Fisher	Ala Awad	5	Alex Roland	Martha Zelaya	3	Altig-Orlovic	Tony Geer	3	Surace-Smith
Marisa Willgruber	7	David Hausman	Robert Kanaan	5	Imran Satti	Justin Adams	3	Simon Arias	Jonathan Phillips	3	Jeremy Welch
Syed Quadri	7	Theodore Pappas	Marc Salvaggi	5	Surace-Smith	Michelle Crowe	3	Simon Arias	Aaron Ralston	3	Jeremy Welch
Bobby Szwaja	7	Theodore Pappas	Adeyemi Akinade	5	Williams-Zophin	Thomas Vena	3	Simon Arias	John Nieves	3	Bob Wingate
Ryan Bisanz	7	Brian Traboulay	Dustin Rushin	5	Bob Wingate	Brian Welsh	3	Simon Arias			
Matthew Diulus	6	Simon Arias	Christopher Hintz	4	Altig-Orlovic	Monica Brown	3	Dorian Brown			
Erin Allen	6	Richard Correa	Nicholas Lorence	4	Altig-Orlovic	Jordan Chalom	3	Josh Chalom			
I-Perfection Harris	6	Cunningham-Weatherspoon	Joshua Olin	4	Altig-Orlovic	Herman Fennell	3	Samantha Chui			
Tare Diamond	6	Steve Friedlander	Ryan Stenglein	4	Altig-Orlovic	Troy Elliott	3	Eric Cochran			
Cynthia Schneiderman	6	Sabrina Lloyd	Britton Costa	4	Simon Arias	Lily Tchen	3	Cohen-Cohen			
Alex Torruella	6	Sabrina Lloyd	Sean Velasquez	4	Cohen-Cohen	Maria Soliz	3	Brandon Cooley			
Ransey Vazquez	6	Bob Olson	Victor Restrepo	4	Richard Correa	Krista Thieme	3	Brandon Cooley			
Zachary Hart	6	Surace-Smith	Lucky Faaititi	4	Steve Friedlander	Andrew McQuade	3	Richard Correa			
Matthew Parks	6	Surace-Smith	Sara Welch	4	Steve Friedlander	Peter Van Der Westhuizen	3	Richard Correa			
Melinda-Rae Lyse	5	Altig-Orlovic	Corey Hallam	4	Giglione-Ackerman	Alfred Taren	3	Desi Dimitrova			
Patrick Stenglein	5	Altig-Orlovic	Samuel Cohen	4	David Hausman	Eric Trautloff	3	Cindy Furer			
Brandon Summerton	5	Altig-Orlovic	Mathew Mealey	4	Travis Moody	Michael Gerstein	3	Giglione-Ackerman			
Michael Clemente	5	Simon Arias	Nicholas Moore	4	Oldham-Bianchi	Evan Holzhauser	3	Giglione-Ackerman			
John Conard	5	Simon Arias	Natalie Linker	4	Bob Olson	Kyle Lewicki	3	Mathew Hart			
Patrick Knouse	5	Slav Bitman	Reynolds Akuamoa	4	Theodore Pappas	Sebastian Kazek	3	Matt Henderson			
Alexandra Graham	5	Jason Bratin	Atta Saleh	4	Theodore Pappas	Chad McLaughlin	3	Matt Henderson			

RGA

NAME	#	SGA
Robert Janev	33	Sabrina Lloyd
Thomas Vena	26	Simon Arias
Joshua Olin	18	Altig-Orlovic
Levar Morgan	18	Theodore Pappas



PERSONAL RECRUITING



Who:
YOU!

Have you submitted business and are you currently under an agent or management contract with AIL/NILICO? If so, then **YOU are a Personal Recruiter** and qualify for the **Personal Recruiting Incentive Structure.**



Where:
EVERYWHERE!

Personal Recruits are candidates recruited through personal relationships or **happenstance introduction.** A Personal Recruit may be someone you have a **prior relationship** with, someone assisting you at a store or restaurant, or someone you start a conversation with at the mall or at your child's school fair.



When:
NOW!

It starts **when you make the decision** right now to seek out individuals you know or come into contact with, and share all that a Career with AIL/NILICO has to offer!



Why:
INCOME!

5% income stream based on Personal Recruit's personal net life premium **during their first 6 months** — the better they do, the more you make

\$250 when a Personal Recruit obtains an agent number

\$500 when a Personal Recruit obtains an agent number within your first 60 days of tenure with AIL/NILICO

There is no limit to the number of Personal Recruits you can have.



How:
START A CONVERSATION!

Personal Recruiting is about relationships and reaching out to others. Get to know them, talk about their career, share about your career with AIL/NILICO and what it offers, and **invite them for an interview** at your SGA's office!

Terms & Conditions:

5% of the Personal Recruit's production is based on personal net life premium only. Recruiting Agent is eligible for 5% income stream only while under active contract with the Company. A Personal Recruit obtains agent number after the Personal Recruit files

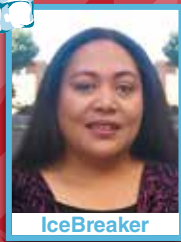
paperwork correctly and has application approved. A Personal Recruit is recruited through personal relationships or happenstance introduction. Candidates recruited through any structured or existing recruiting system — RMS, newspaper ads, career fairs, Internet ads,

job boards (such as Monster, CareerBuilder), Craig's List, etc., kiosk placements, event recruiting, etc. — do not qualify as Personal Recruits, nor qualify you for Personal Recruiting incentives. Full details about the Personal Recruiting Program are available on the ARC.

Individual Producers



1. Ryan Kendl
Santa Rosa, CA



2. Mele Simanu
Auckland, NZ



3. Joey Kennedy
Nashville, TN



4. Daniel Toshner
Winnipeg, MB



5. Hailame Ve
Auckland, NZ



6. Omar Hashimi
Concord, CA



7. Mark Lomonaco
Boise, ID



8. Max Quasem
Los Angeles, CA



9. Dustin Dunbar
Sioux Falls, SD



10. Malkia Spencer
Pittsburgh, PA



11. Karrie Bickford
Columbus, OH



12. Kayla Currell
Oklahoma City, OK



13. Ana Finau
Auckland, NZ



14. Tevita Tupouniua
Auckland, NZ



15. Kristian Brennan
Halifax, NS



16. Katie Massart
Calgary, AB



17. Joseph Sarasin
Columbus, OH



18. Alan Sedaghat
Surrey, BC



19. Jonni Ng
Renton, WA



20. Bruce Tan
Honolulu, HI

IceBreakers

Taniela Tuakalau
Auckland, NZ
\$21,953 Net ALP
Ofa Tupouniua MGA
Steve Friedlander SGA

Vaughan Morrill
Las Vegas, NV
\$19,491 Net ALP
Jimmy Tchen MGA
Corey Neff SGA

Charles Couch
Pittsburgh, PA
\$19,002 Net ALP
Daniel Bauer MGA
Simon Arias SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

March Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Ryan Kendl	\$47,476		86.1	Nicholas Lorence	Altig-Orlovic
2.	Mele Simanu	38,435	100		Ofa Tupouniua	Steve Friedlander
3.	Joey Kennedy	37,612		69.1	Ashlynn Orng	Altig-Orlovic
4.	Daniel Toshner	37,462		81.1	Joshua Olin	Altig-Orlovic
5.	Hailame Ve	32,142	100		Ofa Tupouniua	Steve Friedlander
6.	Omar Hashimi	29,846		78.5		Jatoft-Foti
7.	Mark Lomonaco	29,438		81.6	Richard Mansfield	Altig-Orlovic
8.	Max Quasem	28,734		84.9		Cohen-Cohen
9.	Dustin Dunbar	28,640		86.2		Altig-Orlovic
10.	Malkia Spencer	28,159	99		Tim McAdams	Simon Arias
11.	Karrie Bickford	26,834	96		Robert Dunn	Surace-Smith
12.	Kayla Currell	26,647	100		Tracy Hayes	Dan Rubio
13.	Ana Finau	25,385	100		Ofa Tupouniua	Steve Friedlander
14.	Tevita Tupouniua	24,869		88.2	Ofa Tupouniua	Steve Friedlander
15.	Kristian Brennan	24,454	100		Robert Kanaan	Imran Satti
16.	Katie Massart	24,233		95.6	John McGrath	Altig-Orlovic
17.	Joseph Sarasin	24,208		77.3	Robert Dunn	Surace-Smith
18.	Alan Sedaghat	23,318		80.1	Bobby Gujral	Altig-Orlovic
19.	Jonni Ng	22,523		76.9	Hunter Houvener	Altig-Orlovic
20.	Bruce Tan	22,131		87.3	Christopher Clark	Altig-Orlovic
21.	John Cochrane	21,977		80.9	Kevin Appasamy	Altig-Orlovic
22.	Shalom Chaimov	21,966	87		Syed Quadri	Theodore Pappas
23.	Taniela Tuakalau	21,953	100		Ofa Tupouniua	Steve Friedlander
24.	Maren Conway	21,440		79.7	Marisa Willgruber	David Hausman
25.	Sefo Makau	20,775	98		Ofa Tupouniua	Steve Friedlander
26.	Nicholas Walsh	20,567		75.7	John Collins	Altig-Orlovic
27.	Bradley Kampmeier	20,531		74.9	Kathryn Chaisson	Chris Hernandez
28.	Christine Weatherspoon	20,319		87.1		Chad Panzer
29.	Orett Nelson	20,161		73.2		Josh Chalom
30.	Rita Charles	20,012		80.4	Stephen Hill	Steve Friedlander
31.	Alfred Uipa	19,684	97		Stephen Hill	Steve Friedlander
32.	Vaughan Morrill	19,491	93		Jimmy Tchen	Corey Neff
33.	Anne Strayer	19,208		81.8	Zachary Hart	Surace-Smith
34.	Charles Couch	19,002	97		Daniel Bauer	Simon Arias
35.	Mele Makau	18,647	93		Ofa Tupouniua	Steve Friedlander
36.	Tai Lauti	18,646	97		Tere Diamond	Steve Friedlander
37.	Andrea Kessler	18,255	94		Michelle Crowe	Simon Arias
38.	Jessica Agoo	18,213	96		Doreen Ryan-Foti	Jatoft-Foti
39.	Sandro Basic	17,907		77.3	Hal Herman	Oldham-Bianchi
40.	Marc Demilia	17,702	100		Nasr Quadri	Theodore Pappas
41.	Hector Matos	17,642	100		Sean Velasquez	Cohen-Cohen
42.	Pascal Amar	17,619		73.6	Robert Chun	Altig-Orlovic
43.	Isileli Tupou	17,287	100		Ofa Tupouniua	Steve Friedlander
44.	Michael van Delft	17,230		76.1		Imran Satti
45.	Kaleiokamaile Viena	17,138		82.9	Jonathan Emura	Altig-Orlovic
46.	Alvin Ali	17,117	90		Harold Durana	Jatoft-Foti
47.	Jesse O Martin	17,094		92.1	John Sparby	Chris Hernandez
48.	Stephen Pladsen	17,060	94		Timothy Kieran	Chris La Fond
49.	Mark Neilson	17,014		75.8	Nicholas Lorence	Altig-Orlovic
50.	Ruben Soberanes	16,913		76.1	Doreen Ryan-Foti	Jatoft-Foti

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ryan Kendl	\$177,319		86.1	Nicholas Lorence	Altig-Orlovic
*2.	Joey Kennedy	84,200		69.1	Ashlynn Orng	Altig-Orlovic
*3.	Bruce Tan	77,109		87.3	Christopher Clark	Altig-Orlovic
*4.	Mark Lomonaco	72,359		81.6	Richard Mansfield	Altig-Orlovic
*5.	Max Quasem	70,283		84.9		Cohen-Cohen
*6.	Dustin Dunbar	69,851		86.2		Altig-Orlovic
*7.	Michael van Delft	66,691		76.1		Imran Satti
*8.	Kimberly Spinelli-Young	65,992	88		Mavrick Fredericks	Giglione-Ackerman
*9.	Joseph Sarasin	63,766		77.3	Robert Dunn	Surace-Smith
*10.	Jonathan Lamb	61,368	93		Antonio Reyes	Simon Arias
11.	Alan Sedaghat	58,669		80.1	Bobby Gujral	Altig-Orlovic
12.	Omar Hashimi	56,742		78.5		Jatoft-Foti
13.	Daniel Toshner	56,121		81.1	Joshua Olin	Altig-Orlovic
14.	Orett Nelson	54,743		73.2		Josh Chalom
15.	Sean Grant	54,455		79.3	Melne Lewis	Bob Olson
16.	Alfred Uipa	53,483	97		Stephen Hill	Steve Friedlander
17.	Katie Massart	52,099		95.6	John McGrath	Altig-Orlovic
18.	Kehinda Pryor	51,040		69.7	Melne Lewis	Bob Olson
19.	Amy Shui	50,329		84.1		Giglione-Ackerman
20.	Malkia Spencer	50,019	99		Tim McAdams	Simon Arias
21.	Joachim Jean	49,703	90		Ryan Hall	Laura Fisher
22.	Ruben Soberanes	49,348		76.1	Doreen Ryan-Foti	Jatoft-Foti
23.	Erez Shabtay	48,400		96.9	Cherri Xie	Altig-Orlovic
24.	Jonni Ng	47,067		76.9	Hunter Houvener	Altig-Orlovic
25.	Christine Weatherspoon	46,439		87.1		Chad Panzer
26.	Justin Germany	46,055		78.4		Dan Rubio
27.	Karrie Bickford	45,651	96		Robert Dunn	Surace-Smith
28.	Paul Smith	45,282	93		Zachary Hart	Surace-Smith
29.	Bradley Kampmeier	44,903		74.9	Kathryn Chaisson	Chris Hernandez
30.	Jean Gordon	42,291	91			Brandon Cooley
31.	Mike Sukhbaatar	42,126		87.0		Christine Judge
32.	Joey Sales	41,646		89.4	Jonathan Emura	Altig-Orlovic
33.	Ryan Vopat	41,440		79.6	Bradley Weigand	Surace-Smith
34.	Adam Kahn	41,138		70.8	Doreen Ryan-Foti	Jatoft-Foti
35.	Shalom Chaimov	40,358	87		Syed Quadri	Theodore Pappas
36.	Andrea Kessler	39,817	94		Michelle Crowe	Simon Arias
37.	John Cochrane	39,563		80.9	Kevin Appasamy	Altig-Orlovic
38.	Rita Charles	39,553		80.4	Stephen Hill	Steve Friedlander
39.	Richard Luzaich	39,220		95.4	Ryan Stenglein	Altig-Orlovic
40.	Samson Adelufosi	39,084		86.3		Giglione-Ackerman
41.	Sathnarine Kumar	38,793		74.9		Williams-Zophin
42.	Michael Burningham	38,629		85.1	Richard Mansfield	Altig-Orlovic
43.	Mele Simanu	38,435	100		Ofa Tupouniua	Steve Friedlander
44.	Anthony Sava	38,251		84.4	London Burnett	Surace-Smith
45.	Lora Beronja	37,876		88.7	Rebecca Klebsch	Chris Hernandez
46.	Mike Allen	37,629		81.3		Travis Moody
47.	Sefo Makau	37,032	98		Ofa Tupouniua	Steve Friedlander
48.	Liliana Avila	36,970		70.3	Ruben Santillana	Steve Friedlander
49.	Joseph Hedborn	36,734		72.4	David Wang	Bob Olson
50.	Kasali Kotun	36,677		77.5		Williams-Zophin

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



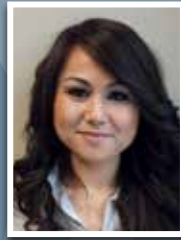
1. **Chelsie Young**
Evansville, IN



2. **Lesina Ah Sue**
Auckland, NZ



3. **Jake Colpitts**
Halifax, NS



4. **Christina Meyer**
Schaumburg, IL



5. **Lineti Pasikala**
Auckland, NZ

March Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Chelsie Young	\$53,179	\$57,283	92	Zach Otto	Sabrina Lloyd
2.	Lesina Ah Sue	51,274	101,336	70.6	Stephen Hill	Steve Friedlander
3.	Jake Colpitts	41,379	45,712	88	Ryan O'Malley	Imran Satti
4.	Christina Meyer	38,503	38,503	100	Alex Torruella	Sabrina Lloyd
5.	Lineti Pasikala	38,435	44,748	98	Ofa Tupouniua	Steve Friedlander
6.	Mele Makaui	34,530	53,177	100	Ofa Tupouniua	Steve Friedlander
7.	Tyler Worstell	34,407	45,645	95	John Conard	Simon Arias
8.	Christopher Murray	33,541	41,139	70.8	Bobby Szwaja	Theodore Pappas
9.	Brittney Hawley	32,944	40,204	96	Tim McAdams	Simon Arias
10.	Robert Schneiderman	31,511	45,282	75.8	Cynthia Schneiderman	Sabrina Lloyd

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Chelsie Young	\$144,220	\$154,785	92	Zach Otto	Sabrina Lloyd
2.	Lesina Ah Sue	135,528	207,951	70.6	Stephen Hill	Steve Friedlander
3.	Robert Schneiderman	123,146	156,025	75.8	Cynthia Schneiderman	Sabrina Lloyd
4.	Jake Colpitts	88,538	92,380	88	Ryan O'Malley	Imran Satti
5.	Robert Wright	62,862	76,758	74.8	Melne Lewis	Bob Olson
6.	Jordan Fenrich	61,443	77,807	93	Albert Serur	Simon Arias
7.	Christopher Murray	60,971	80,208	70.8	Bobby Szwaja	Theodore Pappas
8.	Emmanouil Paragiou	59,576	84,757	89	Matthew Parks	Surace-Smith
9.	Rita Charles	59,073	110,004	76.4	Stephen Hill	Steve Friedlander
10.	Nicole Wells	59,015	95,941	93	Joseph Geer	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

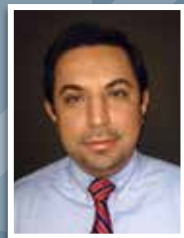
General Agents



1. **Moli Kaufusi**
Auckland, NZ



2. **Cameron Cimino**
Pittsburgh, PA



3. **Enrique Sandoval**
Schaumburg, IL



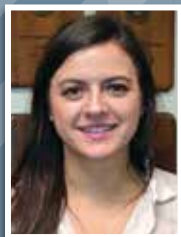
4. **Jason H Lee**
Schaumburg, IL



5. **Sione Maumau**
Auckland, NZ



6. **Jesse Rennich**
Pittsburgh, PA



7. **Amanda Hubbard**
Rochester, NY



8. **Fran Kolos**
Eatontown, NJ



9. **Joseph Cruickshank**
Pittsburgh, PA



10. **Joel A Johnson**
Houston, TX

March Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Moli Kaufusi	\$216,225	\$242,842	75.4	Ofa Tupouniua	Steve Friedlander
2.	Cameron Cimino	80,295	92,302	94	Tim McAdams	Simon Arias
3.	Enrique Sandoval	66,677	74,849	92	Marian Sertler	Sabrina Lloyd
4.	Jason H Lee	60,454	62,045	81	Thomas Kijanowski	Sabrina Lloyd
5.	Sione Maumau	48,421	66,061	75.6	Ofa Tupouniua	Steve Friedlander
6.	Jesse Rennich	47,509	69,243	90	Matthew Diulus	Simon Arias
7.	Amanda Hubbard	46,283	58,732	93	Brett Gryska	Oldham-Bianchi
8.	Fran Kolos	45,707	59,316	93	Mavrick Fredericks	Giglione-Ackerman
9.	Joseph Cruickshank	45,672	60,311	87	John Conard	Simon Arias
10.	Joel A Johnson	45,167	58,899	84.8	Dean Jensen	Steve Greer
11.	David Higa	44,521	56,219	71.6	Sean Velasquez	Cohen-Cohen
12.	Pamela Altman	42,701	75,195	81.5	Robert Dunn	Surace-Smith
13.	DeAnthony Hartman	41,719	50,636	73.3	Rodney Ward	Paul Rumbuc
14.	Nathan Montgomery	41,540	62,363	96	Diberardo Gian-Paolo	Brandon Cooley
15.	Ashley Wenning	41,442	66,412	78.2	Daniel Hartwig	Surace-Smith
16.	Eric Thompson	41,427	50,796	90	Matthew Parks	Surace-Smith
17.	Heather Cullen	41,315	42,560	91	Gabriel Feldmann	Chad Panzer
18.	Scott Montgomery	41,244	69,875	95	Harold Durana	Jatoft-Foti
19.	Christian Fahey	40,082	46,258	75.2	Jack Keiderling	Giglione-Ackerman
20.	Nicholas Scordos	39,826	66,199	91	Matthew Parks	Surace-Smith

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$319,094	\$353,797	75.4	Ofa Tupouniua	Steve Friedlander
*2.	Sione Maumau	192,532	241,684	75.6	Ofa Tupouniua	Steve Friedlander
*3.	Cameron Cimino	158,856	215,754	94	Tim McAdams	Simon Arias
*4.	Enrique Sandoval	157,653	171,169	92	Marian Sertler	Sabrina Lloyd
*5.	Nicholas Scordos	141,063	206,645	91	Matthew Parks	Surace-Smith
6.	Ashley Wenning	121,014	184,633	78.2	Daniel Hartwig	Surace-Smith
7.	Jason H Lee	120,217	127,499	81	Thomas Kijanowski	Sabrina Lloyd
8.	Calvin Irving	112,690	132,976	93	Levar Morgan	Theodore Pappas
9.	Douglas Bowling	111,647	177,508	88	Marc Salvaggi	Surace-Smith
10.	David Guzman	111,317	193,205	72.0	Zachary Hart	Surace-Smith
11.	Eric Thompson	110,882	135,174	90	Matthew Parks	Surace-Smith
12.	Charles Ferrari	107,389	164,499	73.9	Randy Teyssier	Simon Arias
13.	Fran Kolos	107,217	132,304	93	Mavrick Fredericks	Giglione-Ackerman
14.	Timothy Bugge	106,575	133,667	86	Britton Costa	Simon Arias
15.	Pamela Altman	94,196	194,110	81.5	Robert Dunn	Surace-Smith
16.	Joseph Cruickshank	93,492	136,073	87	John Conard	Simon Arias
17.	David Higa	90,983	110,376	71.6	Sean Velasquez	Cohen-Cohen
18.	Amanda Hubbard	90,755	118,397	93	Brett Gryska	Oldham-Bianchi
19.	John Napiza	89,658	126,610	71.4	Doreen Ryan-Foti	Jatoft-Foti
20.	Charles Belt	86,489	150,344	79.4	Melne Lewis	Bob Olson

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. Syed Quadri
Flushing, NY



3. Marian Sertler
Schaumburg, IL



4. Stephen Hill
Auckland, NZ



5. Matthew Parks
Cleveland, OH



6. Bobby Szwaja
Flushing, NY



7. Tim McAdams
Pittsburgh, PA



8. Gabriel Feldmann
Columbia, SC



9. Daniel Hartwig
Toledo, OH



10. Souleymane Bah
Blue Bell, PA

March Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$299,740	\$384,688		75.9	Steve Friedlander
2.	Syed Quadri	106,841	173,481		73.3	Theodore Pappas
3.	Marian Sertler	106,695	116,956		70.8	Sabrina Lloyd
4.	Stephen Hill	105,464	257,560		72.3	Steve Friedlander
5.	Matthew Parks	95,409	171,249		75.5	Surace-Smith
6.	Bobby Szwaja	84,409	121,282		72.9	Theodore Pappas
7.	Tim McAdams	80,188	92,376	94		Simon Arias
8.	Gabriel Feldmann	75,301	88,471		70.1	Chad Panzer
9.	Daniel Hartwig	75,174	141,623		75.2	Surace-Smith
10.	Souleymane Bah	72,982	98,287		69.2	David Hausman
11.	Zachary Hart	72,525	332,988		75.5	Surace-Smith
12.	Nicholas Moore	71,426	99,631		71.7	Oldham-Bianchi
13.	Albert Serur	70,919	89,626		69.4	Simon Arias
14.	Ryan Hall	65,452	138,214		71.8	Laura Fisher
15.	Corey Helly	62,147	76,520	84		Giglione-Ackerman
16.	Michelle Crowe	61,266	68,208		73.3	Simon Arias
17.	Britton Costa	59,580	69,062		71.6	Simon Arias
18.	Jack Keiderling	57,824	73,544		70.0	Giglione-Ackerman
19.	Ryan O'Malley	56,629	66,486		69.1	Imran Satti
20.	Ryan Wilson	56,120	94,107		71.1	Philip Prata

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$472,579	\$606,377		75.9	Steve Friedlander
*2.	Matthew Parks	301,861	495,664		75.5	Surace-Smith
*3.	Stephen Hill	279,189	542,733		72.3	Steve Friedlander
*4.	Zachary Hart	277,174	885,946		75.5	Surace-Smith
*5.	Marian Sertler	274,628	328,291		70.8	Sabrina Lloyd
6.	Bobby Szwaja	242,619	333,283		72.9	Theodore Pappas
7.	Daniel Hartwig	196,295	358,269		75.2	Surace-Smith
8.	Britton Costa	194,970	259,018		71.6	Simon Arias
9.	Albert Serur	194,918	354,650		69.4	Simon Arias
10.	Ryan Hall	190,044	313,965		71.8	Laura Fisher
11.	Syed Quadri	183,991	317,418		73.3	Theodore Pappas
12.	Zach Otto	177,801	191,051		77.0	Sabrina Lloyd
13.	Levar Morgan	164,925	257,333		72.0	Theodore Pappas
14.	Cynthia Schneiderman	163,873	205,816		75.9	Sabrina Lloyd
15.	Steven King	163,168	303,409		74.1	Paul Rumbuc
16.	Nicholas Moore	161,948	226,913		71.7	Oldham-Bianchi
17.	Raymond Risucci	160,585	287,042		77.6	Dorian Oldham
18.	Souleymane Bah	157,843	234,828		69.2	David Hausman
19.	Tim McAdams	156,949	213,030	94		Simon Arias
20.	Mark Kukielski	151,841	186,311		79.0	Eric Neal

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Paul Kelly
Auckland, NZ



2. Levar Morgan
Flushing, NY



3. Justin Adams
Pittsburgh, PA



4. Robert Janev
Schaumburg, IL



5. Thomas Vena
Pittsburgh, PA

March Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Paul Kelly	\$353,133	\$505,808		74.3	Steve Friedlander
2.	Levar Morgan	271,010	451,753		73.1	Theodore Pappas
3.	Justin Adams	264,296	419,551		71.0	Simon Arias
4.	Robert Janev	254,582	295,247		72.6	Sabrina Lloyd
5.	Thomas Vena	243,384	395,386		72.7	Simon Arias
6.	Michael Vasu	227,670	410,154		75.5	Surace-Smith
7.	Brett Gryska	206,470	497,294		72.1	Oldham-Bianchi
8.	Patrick Bendure	190,970	604,296		75.4	Surace-Smith
9.	Matthew Parks	169,090	279,600		75.6	Surace-Smith
10.	Matthew Diulus	167,671	235,582		69.7	Simon Arias

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$729,994	\$863,265		72.6	Sabrina Lloyd
*2.	Justin Adams	715,799	1,359,615		71.0	Simon Arias
3.	Patrick Bendure	686,772	1,698,153		75.4	Surace-Smith
4.	Levar Morgan	639,703	1,008,837		73.1	Theodore Pappas
5.	Michael Vasu	636,003	1,116,471		75.5	Surace-Smith
6.	Paul Kelly	607,504	911,257		74.3	Steve Friedlander
7.	Thomas Vena	603,271	1,228,731		72.7	Simon Arias
8.	Matthew Parks	521,093	871,079		75.6	Surace-Smith
9.	Brett Gryska	456,008	1,188,245		72.1	Oldham-Bianchi
10.	Matthew Diulus	423,664	667,476		69.7	Simon Arias

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Steve Friedlander
CATEGORY I



Eric Giglione
CATEGORY II



David Ackerman
CATEGORY II



Richard Correa
CATEGORY III



David Hausman
CATEGORY IV



Laura Fisher
CATEGORY V



Chad Panzer
CATEGORY VIII



Top Rookie

Jason Bratin
Net ALP \$72,224



Top Start-Up

Corey Neff
Net ALP \$98,882

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Steve Friedlander	73.1		\$601,574	\$433,000	138.9	47.1	186.1
	Altig-Orlovic	76.6		972,047	935,300	103.9	46.9	150.9
	Theodore Pappas	74.0		383,589	303,100	126.6	10.2	136.8
	Simon Arias	72.8		672,139	632,200	106.3	22.7	129.0
	Surace-Smith	76.3		517,518	623,500	83.0	14.4	97.4
II	Giglione-Ackerman	75.8		\$346,390	\$238,000	145.5	35.4	180.9
	Steve Greer	75.1		209,855	195,000	107.6	25.1	132.7
	Sabrina Lloyd	72.6		298,534	260,000	114.8	16.9	131.7
III	Richard Correa	75.1		\$204,130	\$173,200	117.9	49.7	167.6
	Brandon Cooley	71.0		228,440	186,200	122.7	33.4	156.1
	Imran Satti	69.0		138,810	173,200	80.1	20.3	100.4
IV	David Hausman	87		\$165,454	\$138,500	119.5	35.6	155.0
V	Laura Fisher	74.6		\$102,076	\$112,500	90.7	42.6	133.3
	Philip Prata	71.7		113,868	112,500	101.2	15.8	117.0
VIII	Chad Panzer	74.9		\$75,301	\$60,600	124.3	201.8	326.1
	Eric Cochran	74.1		50,104	60,600	82.7	59.2	141.9

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias	72.8		\$1,812,758	\$1,896,600	95.6	45.8	141.3
	Theodore Pappas	74.0		1,004,195	909,300	110.4	22.0	132.5
	Surace-Smith	76.3		1,612,528	1,870,500	86.2	16.5	102.7
II	Giglione-Ackerman	75.8		\$849,938	\$714,000	119.0	37.8	156.9
	Sabrina Lloyd	72.6		816,574	780,000	104.7	42.9	147.6
III	Brandon Cooley	71.0		\$577,338	\$558,600	103.4	32.2	135.5
	Richard Correa	75.1		526,293	519,600	101.3	28.5	129.8
IV	David Hausman	87		\$373,150	\$415,500	89.8	35.5	125.3
	Joseph Diecedue	71.9		383,576	415,500	92.3	26.2	118.5
V	Laura Fisher	74.6		\$305,649	\$337,500	90.6	34.0	124.5

Category	Name	Net to Gross	Retention	Net ALP
March	Rookie Jason Bratin	90		\$72,224
	Scott Davis		73.4	68,659
	Mitch Duplantis	81		55,318
Start-Up	Corey Neff	98		\$98,882
	Jared Cleckner	89		39,375
	Roger Fung		69.9	33,260

Category	Name	Net to Gross	Retention	Net ALP
YTD	Rookie Jason Bratin	90		\$179,263
	Mitch Duplantis	81		171,670
	Stephen Jubrey	84		139,040
Start-Up	Corey Neff	98		\$156,728
	Jared Cleckner	89		93,815
	Byron Paz	98		64,951

Public Relations



1. Malka Arony
CATEGORY I
Phoenix, AZ



2. Mark Gagliardi
CATEGORY I
Oakley, CA



1. Carol Matthai
CATEGORY II
Baltimore, MD



2. Shelly Korb
CATEGORY II
Atlanta, GA



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Travis Daniels
CATEGORY III
Pittsburgh, PA



1. Darrell Dorey
CATEGORY IV
Mahone Bay, NS



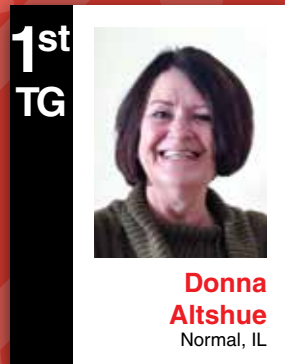
2. Anna Guido-Rohrer
CATEGORY IV
Dayton, OH



1. Jeanette Dodd
Princeton, NJ



1. Tami Williams
Indianapolis, IN



1st TG

Donna Altshue
Normal, IL



1st TG

Sara Healy
San Diego, CA

Congratulations on your first signed TG!

March Production				
Category	Rank	Name	Production in Cards	Manager
I	1.	Malka Arony	4,542	AZ/Maureen Roberts
	2.	Mark Gagliardi	3,757	NorCal & Reno/Chuck Hill
	3.	Larry Lozano	2,451	NorCal & Reno/Chuck Hill
	4.	Susan Gilbert	1,630	Chicago/Dawn Trudden
	5.	Brenda Di Somma	1,531	NJ/Brian Ryan
II	1.	Carol Matthai	2,011	MD/DC & N VA/George Farenthold
	2.	Shelly Korb	1,839	GA/John Keliher
	3.	Jeanette Dodd	1,379	NJ/Brian Ryan
	4.	Robin Andrade	1,115	Mass & RI/Patrena Smith
	5.	Tracy Smith	980	MD/DC & N VA/George Farenthold
III	1.	David Blaisdell	2,646	TN & SW NC/Rosanna Gill
	2.	Travis Daniels	1,784	PA/Katherine Kidder
	3.	Nicole Schneider	1,579	MN/Erica Dalager
	4.	Mario Soljan	1,506	NZ/Steve Friedlander
	5.	Janis Pitts	1,235	LA/Liz Corley
IV	1.	Darrell Dorey	3,438	Maritimes/Melissa Lively
	2.	Anna Guido-Rohrer	2,636	S OH/Tami Williams
	3.	Dion Dizon	1,936	HI/Daryl Barnett
	4.	Shane Knowles	1,805	ME & NH/Patrena Smith
	5.	Paul Winslow	1,533	St Louis/Cindy Cleary
Rookie	1.	Jeanette Dodd	1,379	NJ/Brian Ryan

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1.	Mark Gagliardi	11,851	NorCal & Reno/Chuck Hill
	*2.	Susan Gilbert	11,267	Chicago/Dawn Trudden
	3.	Malka Arony	8,285	AZ/Maureen Roberts
	4.	Chuck Hill	5,899	NorCal & Reno/Jason Beckman
	5.	Crystal Senour	4,957	NJ/Brian Ryan
II	*1.	Robin Andrade	4,381	E Mass/RI/Patrena Smith
	*2.	Shelly Korb	4,199	GA/John Keliher
	3.	Erica Dalager	3,633	MN/Denise Gilbert
	4.	Carol Matthai	3,261	MD/DC & N VA/George Farenthold
	5.	Timothy Leary	3,050	NY State/JT Tasker
III	*1.	David Blaisdell	4,378	TN & SW NC/Rosanna Gill
	*2.	Lou Nell Busby	3,914	KY/Tami Williams
	3.	Travis Daniels	3,730	PA/Katherine Kidder
	4.	Nicole Schneider	3,387	MN/Erica Dalager
	5.	Karrie Hibbard	3,253	IN/Tami Williams
IV	*1.	Darrell Dorey	6,817	Maritimes/Melissa Lively
	*2.	Anna Guido-Rohrer	6,497	S OH/Tami Williams
	3.	Shane Knowles	4,681	ME & NH/Patrena Smith
	4.	Lori Vaughn	4,344	OR/Shannon Bennett
	5.	Paul Winslow	4,153	St Louis/Cindy Cleary

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

March Results			
Rank	Name	Card Growth	Director
1.	Tami Williams	3,039	Michelle Baxter
2.	John Keliher	2,900	Patti Morgan
3.	Melissa Lively	1,764	Laurie Onasch
4.	Brian Ryan	1,687	Billy Sauers
5.	Rachelle Valdez	1,547	Beth Farm

YTD Results			
Rank	Name	Card Growth	Director
*1.	Dawn Trudden	12,135	Denise Gilbert
*2.	Tami Williams	10,349	Michelle Baxter
*3.	John Keliher	5,797	Patti Morgan
4.	Brian Ryan	5,543	Billy Sauers
5.	Rachelle Valdez	3,019	Beth Farm

Congratulations to our March Bonus Earners!

Sue Akers	Vivian Dwyer	Larry Lozano	Irene Rurycz
Marlene Alen	Viki Farr	Dianna Lueke	David Scalisi
Ken Altizer	Lee Fivenson	Lacy Martin	Nicole Schneider
Tony Anderson	Mark Flemm	Stephen Matous	Crystal Senour
Robin Andrade	Mark Gagliardi	Carol Matthai	William Slocum
Malka Arony	Susan Gilbert	Lisa McGee	Jenny Sprout
Lisa Bennett	Laurie Gruber	Mary Kay McPherson	Christina Stableford
Gabriela Berloni	Anna Guido-Rohrer	Mollie Miller Merrett	Sarah Thomson-Dufrecho
Lou Nell Busby	Jeffrey Hapke	George Murry	Leo VanDenBussche
Fran Christie	Holland Harriss	Pater Nielsen	Lori Vaughn
Cheryl Cook	Krissa Hensley	Tim O'Connor	Bill Verbeten
Becky Cutler	Karrie Hibbard	Steve Orchardton	John Wagner
Travis Daniels	Brett Hulme	Kathy Pappas	Al Wall
Robin Denham	Sandy Knapp	Nicole Pate	Lisa West
Brenda Di Somma	Shane Knowles	Rona Pileggi-Spano	Katie Whalen
Julia DiBartolomeo	Marilyn Kohlhase	Janis Pitts	Jennifer Wicklander
Dion Dizon	Shelly Korb	Cas Robinson	Laura Wilson
Jeanette Dodd	Donna LaMontagna	Chas Robinson	Paul Winslow
Darrell Dorey	Timothy Leary	Gary Rothman	

Public Relations categories are as follows

Category	Population	ICEBREAKER:	Reps with 2014 Hire Date
1	over 8,500,000	PR MANAGER:	Overall card growth at the end of the current month over previous year same month.
2	6,500,000 to 8,499,999	ROOKIE:	Reps with 2013 Hire Date
3	4,000,000 to 6,499,999	1 st TG:	First True Group
4	Under 4,000,000		

WORLD'S GREATEST BONUS

1



2



3



4



5



RYAN KENDL
\$8,079
Altig-Orlovic

DANIEL TOSHNER
\$7,868
Altig-Orlovic

JOSHUA DISHONG
\$7,114
Surace-Smith

JOEY KENNEDY
\$6,621
Altig-Orlovic

MAX QUASEM
\$5,552
Cohen-Cohen

MARCH BONUS LEADERS

March Bonus Payout: \$1,640,283

March Bonus Qualifiers: 2,406

- \$8,079 Ryan Kendl
- 7,868 Daniel Toshner
- 7,114 Joshua Dishong
- 6,621 Joey Kennedy
- 5,552 Max Quasem
- 5,400 Mark Lomonaco
- 5,369 Christine Weatherspoon
- 5,033 Bruce Tan
- 4,864 Katie Massart
- 4,752 Joseph Sarasin
- 4,711 Omar Hashimi
- 4,669 Dustin Dunbar
- 4,544 Orett Nelson
- 4,531 Jonni Ng
- 4,484 Maren Conway
- 4,145 Kristian Brennan
- 3,999 Nicholas Walsh
- 3,984 Malkia Spencer
- 3,890 Tevita Tupouniua
- 3,824 Joey Sales
- 3,814 Michael van Delft
- 3,666 Kayla Currell
- 3,655 Ruben Soberanes
- 3,554 George Kamel
- 3,531 Vaughan Morrill
- 3,529 Sandro Basic
- 3,529 Lesina Ah Sue
- 3,427 Alan Sedaghat
- 3,373 Rita Charles
- 3,328 Angela DeVivo
- 3,287 Shalom Chaimov
- 3,227 Yihao Chen
- 3,173 Sherry Schick
- 3,126 Alfred Ujpa
- 3,096 John Cochrane
- 3,084 Sathnarine Kumar
- 3,057 Karrie Bickford
- 2,967 Mathew White
- 2,929 Jesusdieu Portilus
- 2,906 Jesse O Martin
- 2,903 Anne Strayer
- 2,894 Elias Boles
- 2,889 Richard Luzaich
- 2,886 Jean Gordon
- 2,878 Alvin Ali
- 2,864 Mele Makau

- \$2,840 Kasali Kotun
- 2,838 Joseph Hedborn
- 2,838 Layne Ford
- 2,772 Lora Beronja
- 2,746 Jocelyn Bolito
- 2,740 Ronald Rivera
- 2,737 Bradley Kampmeier
- 2,711 Anthony Sava
- 2,707 Mike Sukhbaatar
- 2,705 Maria Ramirez
- 2,654 Mike Bray
- 2,654 Lockert Johnson
- 2,650 Daniel Potilechio
- 2,639 Erick Snyder
- 2,634 Mike Allen
- 2,617 Lavenita Tahaafe
- 2,608 Oscar Ortiz
- 2,598 Scott Florin
- 2,595 Steve Bryant
- 2,577 Ana Finau
- 2,570 Justin Germany
- 2,557 Sonia Ramirez
- 2,551 Oliver Nivaud
- 2,531 Hailame Vea
- 2,497 Lisa Woodson
- 2,496 Irma Gallardo
- 2,493 Joachim Jean
- 2,493 John Passi
- 2,487 Ryan Vopat
- 2,482 Duni Olusegun
- 2,481 Michael Burningham
- 2,473 Jamie McCrea
- 2,449 Elifranc Deus
- 2,440 David Watkins
- 2,426 Tiffany Babin
- 2,421 Oksana Stadnyk
- 2,413 Jessica Agoo
- 2,387 David Brooks
- 2,382 Michael Borsellino
- 2,373 Brian Welsh
- 2,369 Corey LaVigne
- 2,367 Hector Matos
- 2,365 Roghieh Hassan Loo
- 2,364 Pamela Hacker
- 2,363 Charles Couch
- 2,362 Erez Shabtay

- \$2,360 Sefo Makau
- 2,359 Isileli Tupou
- 2,355 Adam Pottebaum
- 2,351 Jenny Alvarez
- 2,348 David Nham
- 2,331 Nafetalai Makau
- 2,327 Kimberly Spinelli-Young
- 2,322 Marc Demilia
- 2,322 Todd Homer
- 2,297 Taniela Tuakalau
- 2,283 Stuart McKenzie
- 2,257 Andrew Bishop
- 2,256 Ifeanyi Ufandu
- 2,249 Robert Ulreich
- 2,247 Liliana Avila
- 2,230 Peter Hudousek
- 2,228 Kevin Wally
- 2,226 Josiane Boucher Mullen
- 2,226 Ian Richard
- 2,164 Andrea Magistro
- 2,163 Joy Vann-Austin
- 2,158 Sarah Dulany-Gring
- 2,154 Paul Smith
- 2,152 Tina Phongsavath
- 2,192 Giselle Guardia
- 2,191 Thresa Davenport
- 2,191 Tai Lauti
- 2,190 Benjamin Ainscough
- 2,189 Donald Gregoire
- 2,185 Sally Wilson
- 2,184 O'Neil Cooper
- 2,163 Dennis Blue
- 2,159 Saad Nouman
- 2,159 Samira Shaikh
- 2,144 Yuraniz Riccardi
- 2,138 Muhammed Ashraf
- 2,136 Shelby Poston
- 2,131 Shenetta Sapp
- 2,130 Kelly McDonald
- 2,108 Sandra Linse
- 2,097 Oleg Novitchii
- 2,091 Benita Jackson
- 2,090 Joshua Bloomquist
- 2,082 Jamal Hamdan
- 2,079 James Mabson
- 2,079 Bryan Froneyberger

- \$2,074 Arnold Iacoviello
- 2,072 James Aalders
- 2,044 Stephanie Novel
- 2,041 Cherri Xie
- 2,031 Shelia Smith
- 2,031 Alfred DeRose
- 2,029 Christian LaBoy
- 2,029 Myrle Salomon
- 2,013 Donny Tran
- 2,001 Daniel G Johnson
- 1,991 Eric Smarrelli
- 1,988 Rosita Tumpap
- 1,986 Raymond Angeles
- 1,982 Sarah Vacheresse
- 1,980 Diana Mendez
- 1,975 Duane Shaw
- 1,973 Touraan Smith
- 1,969 Tyler Paworchik
- 1,968 Adam Kahn
- 1,964 Andrea Magistro
- 1,963 Joy Vann-Austin
- 1,958 Sarah Dulany-Gring
- 1,954 Paul Smith
- 1,932 Tina Phongsavath
- 1,923 Giselle Guardia
- 1,917 Thresa Davenport
- 1,911 Tai Lauti
- 1,907 Benjamin Ainscough
- 1,906 Paramjit Sangha
- 1,902 Elizabeth Tompkins
- 1,898 Sione Ika
- 1,897 Mark Neilson
- 1,891 Katherine McQuade
- 1,889 Gregory VanSuch
- 1,888 Troy Plummer
- 1,868 Matthew Soza
- 1,866 Michael Warren
- 1,864 Robert Park
- 1,858 Brandon Mogel
- 1,858 Corey Moore
- 1,858 Oleg Novitchii
- 1,854 Timothy Nolan
- 1,852 Van Ortega
- 1,846 Jordan Graham
- 1,825 Harrynarine Ramoutar
- 1,822 Fritznel Octave

- \$1,821 Fareedah Omar
- 1,804 Amanda Reyna
- 1,796 Nicolas Ullmann
- 1,788 Ross Ewen
- 1,788 Daniel Perdomo
- 1,786 Steve Marker
- 1,786 Adam Easterbrook
- 1,780 Scott Davison
- 1,780 Donte Grant
- 1,777 Linda Church
- 1,774 Gary Slocum
- 1,773 Riley Peters
- 1,751 Nicholas Scordos
- 1,743 Constance Tuiteleapaga
- 1,739 Trisha Elrod
- 1,736 Patricia Lambert
- 1,734 Victoria Perea
- 1,722 Brent Bowling
- 1,712 Robert Simmen
- 1,711 Adam Huck
- 1,710 Dustin Edgell
- 1,708 Samvel Tigranyan
- 1,707 Afuiva Vaai
- 1,707 Mark Dombrowski
- 1,705 Valerie Redmond
- 1,705 Steven Stensrud
- 1,703 Samson Adelufosi
- 1,690 Soonalote Taogaga
- 1,688 Steven Fessler
- 1,683 Tobe Pope
- 1,679 Shemiah LaGrande
- 1,672 Matthew Engerman
- 1,669 Hakan Ozalpasan
- 1,668 Mina Saadalla
- 1,667 Collins Appiah
- 1,651 Annemarie Diola
- 1,648 Brandi Graff
- 1,648 Bernadette Casciato
- 1,647 Jeffrey Jansen
- 1,647 Marily Crews-Nelson
- 1,644 Adalberto Garcia-Moreno
- 1,641 Michael Lindsey
- 1,640 DeAnthony Hartman
- 1,627 Tiffney Forrester
- 1,626 Pamela Altman
- 1,624 Carmela Pellen
- 1,623 Bradley Christiansen
- 1,616 Lambros Svingos
- 1,600 Preston Schmidli
- 1,599 Tram Pham
- 1,595 Jessica Schleich
- 1,592 Marcus Martini
- 1,591 Justin Barker
- 1,591 Samuel Buckwalter
- 1,591 Darrell Ballard
- 1,588 Ruth Fields
- 1,581 Anita Hinds
- 1,579 Connor Sullivan
- 1,574 Cory Hobbs
- 1,564 Gabriel Manzo
- 1,553 Li Lige
- 1,550 Boris Mendes
- 1,547 Orby Kelley
- 1,546 Richard Carter
- 1,546 Melissa Losk
- 1,544 Edith Jolley
- 1,542 Harold Durana
- 1,542 Devon Chapman
- 1,539 Carina McGough
- 1,533 Kehinda Pryor
- 1,530 Andrew Chambers
- 1,528 Stephen Pladsen
- 1,527 Tomynda Liddell

- \$1,523 Lucan Schmidt
- 1,521 Losalima Magele
- 1,520 Nadezhda Vitchev
- 1,517 Richard Santone
- 1,517 Sherie Duvall
- 1,517 Amy Shui
- 1,516 George Lahamedjian
- 1,511 Mickenzie Linse
- 1,509 Randall Cook
- 1,507 Luisa Vigario
- 1,506 LaToya Clark
- 1,506 Samy Jacques
- 1,505 Alberto Alcalá
- 1,504 Tiffney Harmouche
- 1,502 Sherry Massey
- 1,501 Ashley Wenning
- 1,499 Massoud Vaziri
- 1,492 Daniel Bean
- 1,482 Najma Mohamed
- 1,482 Nicholas Tinko
- 1,475 Byron Loosli
- 1,472 Roger Weisman
- 1,471 Victor Ciesielski
- 1,471 Garret Kun
- 1,469 Edwin Rodriguez
- 1,466 Suzanne Garcia
- 1,465 Lynne Hebert-Ouellette
- 1,463 Carla Lindsey
- 1,462 Preeti Sahgal
- 1,460 Jorge Alvarez
- 1,456 Darian Warren
- 1,450 Carissa Pagano
- 1,448 Angeliqve Lavaly
- 1,446 Robert Elliotte
- 1,443 Zakary Paladino
- 1,443 Taniqua Johnson-Pino
- 1,443 Kimberly Alston
- 1,441 Raymon Reynolds
- 1,440 Aaron Craig
- 1,440 David Rigney
- 1,439 Dale Meyer
- 1,438 Lleison Martinez
- 1,438 Robert Graham
- 1,434 Carolyn Havens
- 1,432 Elaine Reed
- 1,431 Jena Stottlemire
- 1,431 David Schlagheck
- 1,427 Claude Harriott
- 1,426 Craig Ebinger
- 1,425 Noah Shahin
- 1,424 David Goodman
- 1,418 Bryan Juskiw
- 1,415 Thomas Anthony
- 1,412 Lynne Bondi
- 1,411 Lori Dacyk
- 1,405 Daniel Phares
- 1,405 Shorne Brown
- 1,404 Arien Seemann
- 1,400 Matthew Bell
- 1,399 Alma Barriga Gonzalez
- 1,399 Violetta Goldman
- 1,389 Brock Lampee
- 1,387 Denise Berrios
- 1,385 Horace Johnson
- 1,384 Natalie Soboleva
- 1,382 Danae Manwill
- 1,381 Lauren Coyne
- 1,380 Richard Gabbey
- 1,379 Cherie Mohn
- 1,376 Edna Weekes
- 1,374 Martha Zelaya
- 1,373 Ryan Tomajcik
- 1,371 Micah Focken

- \$1,370 Kristina Turner
- 1,368 Christopher Murray
- 1,364 Rimay Papalii
- 1,360 Danielle Roberts
- 1,356 Bonice Tyler
- 1,352 Taylor Black
- 1,351 Peer Shmelzer
- 1,351 Alison Pitre
- 1,349 Shermaine Kelly
- 1,349 Lynn Doolittle
- 1,342 Melissa Celaya
- 1,342 Ernest Powell
- 1,341 Angelo Caruso
- 1,341 Ashleigh Kiefer
- 1,335 Slavita Hut
- 1,328 Abdul Yusuff
- 1,326 Steven Trattar
- 1,325 Amy Skalsky
- 1,319 Thor Leighton
- 1,315 Vishwanath Sankaran
- 1,315 Bruce Viaje
- 1,315 Raymond Ross
- 1,314 Brandon Marshall
- 1,310 Victoria Wippich
- 1,309 Janice Moseychuck
- 1,306 Martial Charles
- 1,302 Joseph Frankine
- 1,300 Anthony Theriault
- 1,299 Kai O'Kelly
- 1,290 Kareem Mutia
- 1,290 Joaquin Santos
- 1,288 Benjamin Van Fossen
- 1,287 Andrew Sinkinson
- 1,283 Sonia Tyner
- 1,282 Mark Harhager
- 1,281 Denis Snyder
- 1,281 Ricardo Alanis
- 1,280 Amanda Zophin
- 1,280 Carlo Buhay
- 1,279 Bilal Farsakh
- 1,276 Abdul-Karim Muhammad
- 1,276 Kimberly Clark-Comans
- 1,273 Sarah Gilmore
- 1,273 Meghan Romero
- 1,264 Crystal Whittemore
- 1,259 Michelle Simons
- 1,259 Shanna Woods
- 1,258 Holly Lacey
- 1,253 Cynthia Craig
- 1,252 Tasha Tucker
- 1,240 James Harding
- 1,239 Staciee King
- 1,239 Tyler Kent
- 1,236 Robert J Lewis
- 1,235 Thomas Molinski
- 1,231 Lorena Herndon
- 1,229 Dennis Sadlicki
- 1,228 Shelley Duck
- 1,226 Bryce Blackman
- 1,224 Kerlens LaRose
- 1,224 Matthew Kliffer
- 1,221 Nicole Wells
- 1,220 Lamar Livingston
- 1,220 Toriano Landau-Bogan
- 1,218 Shela Charlot
- 1,218 Derek Woo
- 1,216 Scott Remmey
- 1,216 Pierre Mamba
- 1,216 Caitlin Brandland
- 1,214 Cody Toth
- 1,211 Ricky Winningham
- 1,211 Jonathan Lamb
- 1,211 Andrew Hynan

- \$1,208 Eric LaBossiere
- 1,207 Brittney Hawley
- 1,207 Porter Balke
- 1,206 Michael Schumacher
- 1,205 Jason Ryan
- 1,203 Andrea Yee
- 1,203 Patrick Kushla
- 1,202 Vaughan Lacharite
- 1,200 Matthew Kader
- 1,200 Jahhad Crawley
- 1,189 Aseli Kioa
- 1,188 Micah Emenike
- 1,185 Jonathan Cordes
- 1,185 Karen Davis
- 1,183 Jonathan Hernandez
- 1,180 Rohan Smith
- 1,179 Marce Garbett
- 1,178 Pedram Mousavi
- 1,177 Darlene Featherstone
- 1,175 Brittany O'Grady
- 1,173 Nicholas Bigec
- 1,172 Austin Soboleski
- 1,171 David Kauchak
- 1,171 Iman Chehli
- 1,169 Nathan Nielson
- 1,168 Carla Miller
- 1,163 Mark Hileman
- 1,163 Margaret Ah Sue
- 1,161 Lisa Kaluzny
- 1,160 Lisa DeMarco
- 1,160 Derrick Helton
- 1,158 Clara Paradis
- 1,155 Keith Cameron
- 1,154 Chad Wilson
- 1,153 Carolle Landry
- 1,152 Virginia Lee
- 1,152 Casey Kehnast
- 1,151 Marcia Matthews
- 1,145 Sebastian Feary
- 1,144 Robin Delahoussaye
- 1,144 Jonathan Lipton
- 1,143 Stephane LeBlanc
- 1,141 Kalai Asuela
- 1,137 Norman Lane
- 1,130 Alix Albright
- 1,129 Hipolito Guerrero
- 1,126 Victor Zavaleta
- 1,126 Kelli Talley
- 1,126 Kevin Kyler
- 1,126 Nathan Knox
- 1,124 Christopher Phoenix
- 1,122 Beth Snow
- 1,121 Matthew Murphy
- 1,121 Gian Trinidad
- 1,120 Heather Tobin
- 1,115 Dustin Wambsgans
- 1,112 Robert Ford
- 1,110 Salamania Ahkuoi
- 1,109 Joseph Huh
- 1,106 Hirenkumar Patel
- 1,105 Litia Bentley
- 1,101 Jennifer Holliday
- 1,095 Helen Taylor
- 1,089 Odilia Goulart
- 1,089 Mahada Kryshundayal
- 1,088 Brianna DiPietro
- 1,087 Mark McEachern
- 1,085 Damaris Henderson
- 1,084 Yolette Mompont
- 1,084 Marissa Boo
- 1,078 Jared Ramirez
- 1,077 Wade LaFever
- 1,070 Jhameka Quarles

WORLD'S GREATEST BONUS - CONTINUED

1,068	Solomone Havea	1,062	Jacqueline Kabluyen	1,061	Anthony Rizzo	1,061	Ivonne Goodwin	1,059	Nicole Bethea	1,059	Joelma Lee	1,059	Joseph Tomanovich	1,055	Cora Ruth	1,054	Emmanouil Paragiou	1,054	Rodney Sunderland	1,052	Ruth Charlesworth	1,051	Bethany Dibble	1,049	Kaylee Kielczewski	1,046	Adrian Weglarz	1,046	Morgan Lobello	1,042	John Napiza	1,040	Jennifer Beckett	1,039	Hehenga Tupouniua	1,038	Jayne Weber	1,037	Benjamin Mancillas	1,037	Craig Yarborough	1,035	David Ramirez	1,035	Spencer Hieam	1,033	John Nasti	1,031	Mynor Lemus	1,031	Aaron Crosby	1,030	Fariba Darvishzadeh	1,030	Nasrin Hossein-Abadi	1,027	Marino Baca	1,025	Margaret Donegan	1,023	Cassandra Hall	1,022	Stacy Hollingsworth	1,022	Michael Kachenmeister	1,022	Andre Hawthorne	1,020	Nicholas Detrio	1,019	Dennis Hickey	1,018	Jesse Sault	1,017	Jennifer Wehrle	1,017	LaToya Walters	1,015	Nadine Braxton	1,015	Leo Howard	1,015	Dwayne Hargrove	1,015	Haydee Burrola	1,012	Vanina Strickland	1,010	Laurekins Pardovani	1,008	Guillermo Lopez	1,008	Austin Fillmore	1,007	Archie Fleming	1,005	Christine Augustus	1,003	William Flahive	1,003	Penelope Peniamina	1,003	Rupal Trivedi	1,003	Darryl Garth	1,002	Eliran Shalom	1,000	Annette Buchanan	994	Kimberly Rahl	994	Gregory Graham	992	Melanie Schnipke	991	Tony LauLu	991	Gregory McDuffie	987	John Alderson	985	Sione Maumau	984	Tyler Dean	983	Robert P Lewis	983	Jesus Cruz-Navarro	981	Audrey Teachout	980	Melanie Smith	977	Gary Gooden	977	Carlos Arballo	976	Latrevia Terrell	973	Melissa McCarthy	969	Dawn Selden	969	Thomas Smith	969	Dexter Phillip	969	Nikolas Moreschi	965	Patrick Donovan	965	Leon Hill	960	Martin Patterson	960	Julie Guinto	959	Dietrich Truchsess	958	Angelica Borda	954	Cristi Huffman	954	Chad McLaughlin	953	Arthur Davis	951	Luckey Boston	950	Mickey Adkins	950	Timothy Cruise	950	Samneang Prom	948	Joshua Goodman	947	Tibor Simon	942	Nicole Neary	942	Steven Sibelman	941	Kenneth Cargill	940	Tasha Marker	940	Christopher Wiess	939	Joseph Quattrochi	939	Meaghan Kehl	937	Heather Miller	937	Michael Loftus	937	David Hefflin	936	Niurka de Armas-Duran	935	James Kinman	934	Lamine Diakhate	931	Frank Cordaro	930	Makerita Malo	929	Raquel Hall	928	Gabrielle Warrick	927	Lineti Pasikala	926	Victor Rodos	925	Robert Mouser	924	Jamel Johnson	920	Fernando Escudero Salazar	920	Danielle Taylor	920	Eric Lochstampfor	919	Jeremy Miller	917	James Parker	916	Benton Tong	915	Shain Ulloa	914	Harrilise Dumervil Reddie	912	Calvin Irving	912	Ryan Landmark	907	Lafi Papalii	905	Delroy Phang	902	Erika Rowland	902	Richard Kresge	898	Kevin Cromwell	898	Brandon Baker	896	Todd Engelson	894	Lucia Mataafa	893	Jeseicka Black	893	Meakie Grice	890	David Kerul	885	Tupou Loloma	885	Christopher Spillman	884	Barak Seguin	884	Tarek Elabasy	881	Curt Snow	881	Elizabeth Leming	880	Liam Gillis	880	Sthephany Paz	880	Edwin Rosa	878	Susan P Scott	872	John Pampu	869	Bernard Oliphant	869	Khanh Nguyen	864	Jett Barnes	863	Jordan Smith	863	Devin Phillips	861	Michele Lelio	858	Jacob Toch	857	Tracy Rinaldi	856	Douglas Wagner	854	Sharonda Slaughter	854	Cameron Barry	853	Peria Afuamua	851	Daniel Gutierrez	851	Luis Galvez-Galvez	851	Adem Abdula	851	Ricardo Garavito	849	Tony Wibowo	848	Elizabeth Lo	847	Kaladian McLean	841	Gregory Brown	840	Ileana Lopez	839	Cameron Cimino	835	Jeffrey Hall	834	Elyse Bryan	833	Daniel Dunham	833	Dorian Tucker	832	Caleb Becker	830	DeAuntricea Styles	830	Jennifer Olsen	829	Janine DiMuzio	829	Robert Miller	827	Leonard Paschke	826	Glen Sprigg	824	Kendra Orng	824	David Larson	823	Sean Grant	823	Claudia Parra	822	Candice Rezzo	822	Hugo Santos-Suarez	821	Tammie Hartman	819	Jennifer Robinson	819	Lata Selui	816	Mark Lewis	815	Mark Bleier	811	Harvey Quinn	809	Jamie Winters	809	Ruby Sotoza	806	Al-Karim Walji	805	Kelly Hassert	802	Eric Mangum	798	Myesha Perkins	796	Corey Borden	795	Filisita Fialupe	795	Kristi Vang	794	Jill Canale	793	Frederick Noel	793	Enga Harris	792	Cecil Johnson	792	Loreen Houha	789	Dickens Filsaime	785	Melvin Langley	785	Herbert Stell	784	Brandon Summerton	784	Barbara James	783	Minette Nkongho	781	Christopher Page	780	Simone Jackson	780	Zipporia Murrell	717	James Schneider	717	Taneshia Solomon	716	Benjamin Daniel	716	Vance Rountree	716	Angel Cordero	715	Pascal Amar	714	Walter Blackstock	713	Ratu Kani	712	Levi Duncan	710	Alison King	710	Thomas Thompson	710	Daniel Jones	708	Lucie Liberal	708	Orin Dutra	706	Miriam Heaton	704	Enrico Paredes	704	Jeremy Anderson	700	Rachel Peterson	698	Derrick Madison	697	Anthony Keller	696	William Hawkins	695	Matthew White	694	Christopher McFoy	693	Daniel Landie	693	Fiorella Valqui	690	Sione Mosaati	690	Laura Bayless	689	Sofeya Graham	688	Douglas Zigby	686	Albert Alexander	685	Cleopatra Sola	685	Melissa Burt	683	Nikki Crosby	683	Samuel Arnita	683	Bechir Abboud	682	Alice Young-Perry	682	Ronald Cargill	680	Kristina McLain	680	Alexander Dorey	680	Dominic Telymonde	679	Melvin Canas	678	Jennifer Aaron	678	Kenneth Orlando-Seidel	676	Randolph Souliers	675	Frank Radney	675	Anna Midowicz	674	Dragan Markovic	674	Stephanie Reynolds	673	Lorraine Patterson	673	Andrew Leah	673	Derek Winslow	670	Rebecca Vasquez	669	Yvette Nelson	667	Marcus Dumas	667	David Schanuel	666	Dallas Johnson	666	Jeffree Kawamoto	665	Bethsie Gousse	664	Ginger Magill	664	Debra Dextrateur	664	Lawrence Griest	663	Lisa Jones	663	Alvaro Canales Osorio	663	Kelvin Fernandez	663	Susan Bone	663	Leonel Deras Nochez	663	Shayne Guinn	661	Marquita Woody	660	Antolina Cuevas	660	Jon Golin	659	Gregory Hayman	658	Jesse Espe	658	Fran Kolos	658	William Odigie	657	Kirsten Jones	656	Arthur McDonald	656	Ruben Robinette	656	Michael Martin	655	Bernard Ballou	655	Cledis Spearmon	653	Rebecca Warrington	652	Thomas Eckert	652	Michael Russin	651	Mary Bucki	647	Craig Winkelman	647	Sarah Parnell-Jones	644	David Robles	643	Dan Messina	642	David Higa	641	James Frodyma	640	Molly Petrone	637	Christopher Climer	637	Maria Sitja y Balastro	637	Andrew Aaron	634	James Austin	634	Maria Esposito	634	Konlin George	633	William Noviello	631	Yonique Gordon	631	Randy Brissett	629	Amber King	629	Danielle Dean	628	Thomas Martin	628	Tabitha Jones	624	Glenn Orozco Ramirez	624	Megan Holder	623	Brandt Reppond	622	Christopher Ankney	620	James Morris	619	Dylan Kremlacek	618	Jane Rowell	617	Mitsy Gray	617	Caroline Mikhail	616	Hunter Houvener	613	Eddie Allen	611	Turehu Simon	611	Jarnara Clifford	611	Erica Pagano	611	Jordan Reinhold	610	Maryann Cruz	607	Paul Torman	606	Kevin Hinkel	604	Joseph A Harris	604	Vakhtang Nazaryan	603	Troy Williams	603	Isbel Alfaro-Robainas	602	Stephanie Vernet	601	Trent Mathis	601	Theodore Greer	601	Shanita Ellmers	600	James DePetro	599	Courtney Weiss	599	Adam Mizell	598	John McDougald	598	Jamie Faulkner	598	Kayla Taylor	597	Juanita Burton	597	Delpha Marks	596	Tiana Cook	595	Romeo Douangmala	592	Peter Kaplanis	590	Taryn Wickens	589	John Catalano	587	Zachary Farrell	587	Tei Thomas	584	Caleb Drake	582	Natalee Wise	582	Olga Tsymbal	581	Tonya Gipson	580	Rachel Cruz	580	Nancy Hunt	578	Robin Bullock	578	Timothy Green	577	Andrea Guyton	576	Nakia Peters	576	Ronny Garcia	575	John Sparby	574	Brett Maurice	573	Brittiany McMillan	572	John Serrano	569	Maria Richard	567	Jerricho Call	567	Calvin Scott	566	Komo Davis	565	Unique Hunnicutt	562	Norman White	560	Zachary Bradshaw	558	Travis Kovach	558	Carolyn Phillips	558	Jillian Libenson	558	Roman Corbin	557	Joshua Galdston	557	William Hoffman	556	Karen Bustamante	556	Jamie Nation	556	Kayla McIver	555	Mark Kalisz	555	Michael Stuver	555	David Farone	555	Tracie Bettencourt-Mejias	554	Roosevelt Wilson	553	Jackie Beckham	553	Nic Iagulli	553	Richard Sewall	553	Monica Moffett	553	Angela Pronti	553	Julian Tinamisan	552	Luceita Hart	551	Mark Caravaglio	551	Troy Hays	549	Erin Murray	548	Cory Paulos	547	Brian Hutchings	547	Yadollah Pourjalali	546	Adam Smith	545	Taylor Foster	544	Branden Griffin	544	Donald Suckoo	543	Brett VanEffen	543	Henry McCormick	541	Eric Snyder	541	Brittni Kwecien	541	Jessica Triplett	540	Randy O'Campo	539	Kevin Appasamy	538	Jeffrey Lewis	536	Fengchuan Ko	536	David Rockway	536	Mildred Machuca	536	Michael Nowak	535	Ronald To	535	Drew Adler	535	Fetineiai Peni	534	Lyndsey Brozyna	534	Toetu Aloisio	534	Helen Mikes	533	Robert Baillie	530	Nathan Stover	530	Nathan Brown	529	Brittany Garland	529	Jennifer Smith	528	Gina Beras-Ortiz	528	Jose Castillo	527	Scott Borch	527	Richard Johnson	526	Matthew Wallace	525	Jennifer Hill	524	Christopher Barr	523	David Chen	523	Thomas Southey	523	Melanie Bennett	523	Timothy Watson	522	Emily Vega	521	Tony Wittmus	521	Richard Hyde	521	Jan Polkosnik	520	Bernardo Lopez	520	Jonathan Velasco	519	Michel Sanchez	519	Dante Beasley	516	Eliza Deed	514	Aiman Mousa	514	Adam Wolcott	514	Sheffard Finklea	513	Joseph Rogers	512	Paavo Cymanow	511	Michael Shaba	511	Adam Leutner	511	Edward Johnson	510	James Swartz	510	Ryan Cheverie	509	Tyler Arthur	509	Lynn Paterni	506	Ruben Terrero	505	Denise Ruiz	504	Krystal Gordon	503	Jonathan Izquierdo Rosito	503	Valencia Anderson	501	Stephen Stopyra
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LEADERSHIP BONUS

1



ZACHARY HART
\$30,968
Surace-Smith

2



SYED QUADRI
\$18,460
Theodore Pappas

3



MARIAN SERTLER
\$17,081
Sabrina Lloyd

4



MATTHEW PARKS
\$16,280
Surace-Smith

5



DOREEN RYAN-FOTI
\$15,701
Jatoff-Foti

MARCH BONUS LEADERS

March Bonus Payout: \$1,413,834

March Bonus Qualifiers: 510

- \$30,968 Zachary Hart
- 18,460 Syed Quadri
- 17,081 Marian Sertler
- 16,280 Matthew Parks
- 15,701 Doreen Ryan-Foti
- 15,332 Robert Kanaan
- 14,011 Daniel Hartwig
- 13,463 Bobby Szwaja
- 13,187 Ryan Hall
- 11,981 Albert Serur
- 11,429 Steven King
- 11,371 Levar Morgan
- 10,803 Nasr Quadri
- 10,726 Atta Saleh
- 10,557 Melne Lewis
- 10,510 Britton Costa
- 10,320 Ryan Wilson
- 10,295 Raymond Risucci
- 10,198 Marisa Willgruber
- 9,922 Tim McAdams
- 9,844 Ryan Bisanz
- 9,775 Stephen Hill
- 9,661 Nicholas Moore
- 9,164 Brandon Teter
- 8,771 Robert Dunn
- 8,681 Michael Clemente
- 8,566 Corey Helly
- 8,489 Souleymane Bah
- 8,374 Tere Diamond
- 8,333 Jordan Chalom
- 8,285 Ryan O'Malley
- 8,247 Michael Laramie
- 8,224 Sean Velasquez
- 8,115 Brett Gryska
- 8,086 Ofa Tupouniua
- 8,050 Matthew Diulus
- 7,815 Brian Welsh
- 7,781 Cynthia Schneiderman
- 7,742 Jack Keiderling
- 7,708 Brooke Spain
- 7,662 I-Perfection Harris
- 7,572 Daniel Bauer
- 7,527 Michelle Crowe
- 7,509 Michael Romeo
- 7,508 Harold Durana
- 7,314 Marc Salvaggi
- 7,214 Christopher Hintz
- 7,185 John Conard
- 7,152 Timothy Wilson

- \$7,109 Christopher Earle
- 6,918 Michael Gerstein
- 6,908 Patrick Knouse
- 6,877 Victor Restrepo
- 6,855 Gabriel Feldmann
- 6,823 Tracy Hayes
- 6,767 Magda Figueiredo
- 6,729 John McGrath
- 6,534 Gian-Paolo Diberardo
- 6,516 Michael Vasu
- 6,508 Antonio Reyes
- 6,470 Sara Welch
- 6,426 London Burnett
- 6,415 Zach Otto
- 6,338 Rodney Ward
- 6,211 Dean Jensen
- 6,141 Evan Holzhauer
- 6,066 Sara Vaz
- 6,040 David Wang
- 6,013 Mark Kukielski
- 5,931 Mavrick Fredericks
- 5,783 Maria Soliz
- 5,738 Samuel Cohen
- 5,673 Erin Allen
- 5,615 Kyle Lewicki
- 5,556 Jorge Guerra
- 5,413 Andrew McQuade
- 5,363 William Myatt
- 5,322 Alex Torruella
- 5,315 Jake Yagjian
- 5,210 Hal Herman
- 5,145 Matthew Turnquist
- 5,116 Alexandra Graham
- 5,048 Amie McCracken
- 5,039 John Sparby
- 5,003 Peter Van Der Westhuizen
- 4,991 Melinda-Rae Lyse
- 4,965 Reynolds Akuamoaa
- 4,949 Richard Barbour
- 4,928 Natalie Wagner
- 4,927 Todd Glazer
- 4,899 Sokol Fazliu
- 4,837 Aaron Ralston
- 4,812 Kathryn Chaisson
- 4,784 Nicholas Engrav
- 4,761 Ala Awad
- 4,732 Cara DeFiore
- 4,724 Dustin Dunlap
- 4,673 Jesse Spencer

- \$4,657 Travis Picklesimer
- 4,617 Lisa Martin
- 4,594 Craig Strompf
- 4,575 James Keefer
- 4,575 Dustin Rushin
- 4,570 Christine Araujo
- 4,563 Brian Zuzick
- 4,531 Joshua Jackson
- 4,515 Michael Mandella
- 4,511 Herman Fennell
- 4,497 Unique Hunnicutt
- 4,478 Krista Thieme
- 4,443 Todd Harding
- 4,413 Liam Flaherty
- 4,399 Randy Teyssier
- 4,355 Corey Hallam
- 4,332 Kenneth Greer
- 4,313 Robert Shafer
- 4,186 Ransey Vazquez
- 4,182 Christopher Rodriguez
- 4,178 Paul Samra
- 4,113 Ronald Esmon
- 4,023 Randall Cook
- 3,893 Kevin Holtz
- 3,880 Justin Adams
- 3,872 Larry Giddens
- 3,818 Blake Higuchi
- 3,806 Samneang Prom
- 3,732 Darren Miller
- 3,726 Richard Mansfield
- 3,696 Mike Hudnall
- 3,678 Tony Geer
- 3,560 Sebastian Kazek
- 3,524 Daniel Umbertone
- 3,509 Norman Candeloro
- 3,470 Christopher Favor
- 3,415 Eric Ebbitt
- 3,409 Ryan Stenglein
- 3,408 Matthew Conrad
- 3,333 Peter McEnaney
- 3,254 Kevin Appasamy
- 3,246 Henry Ingraham
- 3,234 Porter Balke
- 3,188 Devin Adams
- 3,172 Robert Xu
- 3,154 Erikka Michaels
- 3,143 Matthew Bogle
- 3,131 Bobby Gujral
- 3,116 Thomas Vena

- \$3,114 Natalie Linker
- 3,068 John Nieves
- 2,998 Carl Carlberg
- 2,971 Patrick Stenglein
- 2,961 Joshua Olin
- 2,902 William Brookshire
- 2,901 Ryan Tucker
- 2,865 Patrice Amador
- 2,861 Adeyemi Akinade
- 2,854 Nicholas Lorence
- 2,848 Patrick Rieger
- 2,844 Shawntae Collins
- 2,832 Lucky Faaitiiti
- 2,831 Thomas Soloweyko
- 2,824 Ibrahim Bah
- 2,750 Fritznel Octave
- 2,738 Enrique Sandoval
- 2,736 Jonathan Emura
- 2,707 Darron Hacker
- 2,703 Jessica Santamarina
- 2,670 Donald Dowbor
- 2,662 Ashlynn Orng
- 2,629 Aaron Friedlander
- 2,624 Brandon MacDonald
- 2,590 Tim Schroeder
- 2,568 Steve Svendson
- 2,558 Humberto Quintero
- 2,533 Troy Elliott
- 2,487 Cherri Xie
- 2,471 Alfred Taren
- 2,456 Jonathan Maust
- 2,450 Chelsie Young
- 2,392 Timothy Kieran
- 2,375 Robert Rowell
- 2,365 Stephen Jeung
- 2,329 Patricia Fifer
- 2,316 Dan Nebraska
- 2,313 Jason H Lee
- 2,250 Robert Schneiderman
- 2,202 Ryan McIntosh
- 2,197 David Ramnarine
- 2,195 Sharif Grays
- 2,172 Glaister Parke
- 2,160 Daniel Toshner
- 2,157 Robert Nolan
- 2,143 Monica Brown
- 2,135 John Velardo
- 2,125 Moli Kaufusi
- 2,061 Sheila Downey

- \$2,011 Lily Tchen
- 1,994 Teryn Lieurance
- 1,991 Jessica Wilhite
- 1,988 Jesse Rennich
- 1,975 Shahab Mahdovinejad
- 1,950 Charley Forshee
- 1,936 Trevor Mayer
- 1,836 Mark Hileman
- 1,804 Ashley Wenning
- 1,797 Rita Haidinger
- 1,780 Mathew Mealey
- 1,764 Angel Patryluk
- 1,750 Ratu Kani
- 1,750 Eric Thompson
- 1,745 Jose Carvajal
- 1,744 Kasey Williamson
- 1,737 Christopher Jordan
- 1,734 Jonathan Phillips
- 1,725 Joseph Cruickshank
- 1,689 Tyler McKnight
- 1,667 Alex Kae
- 1,667 Jacob DeBoer
- 1,650 John Napiza
- 1,628 Matthew Girard
- 1,620 Lesina Ah Sue
- 1,600 Jake Colpitts
- 1,590 Kody Kramme
- 1,588 Drew Sharp
- 1,587 Ho Tran
- 1,550 Darrell Asbell
- 1,550 Justin Crawford
- 1,549 Mark Beckford
- 1,538 Marti Long
- 1,538 Amanda Hubbard
- 1,519 Joshua Cosenfino
- 1,488 Calvin Irving
- 1,488 Barbara Seyoum
- 1,486 Tina Phongsavath
- 1,475 Christian Fahey
- 1,475 Fran Kolos
- 1,475 Michael Musso
- 1,475 Joy Nardone
- 1,475 Nacole Newbold
- 1,463 Paavo Cymanow
- 1,463 John Leggio
- 1,459 Joshua Goodman
- 1,457 James Isip
- 1,454 Michael Shaba
- 1,450 Cameron Cimino
- 1,450 Nathan Montgomery
- 1,450 Rafi Nawabi
- 1,413 Christine DiSanto
- 1,400 Tyler Worstell
- 1,395 Luay Ghawi
- 1,392 Phillip Jenkins
- 1,388 Jason Ryan
- 1,386 Rebecca Klebsch
- 1,381 Jameetri Washington
- 1,363 Robert Drake
- 1,363 Joseph McCarthy
- 1,360 Patrick Fowler
- 1,354 Scott Kim
- 1,331 Dorothy Niederer
- 1,320 Charles Belt
- 1,300 Jenna Grola
- 1,300 Christina Meyer
- 1,295 Jimmy Tchen
- 1,293 Igor Melcharek
- 1,288 Andrew Wagner
- 1,281 Scott Montgomery
- 1,281 Anthony Theriault
- 1,279 Andrew Aaron
- 1,275 Arie Davis
- 1,275 Brittini Kwiecien
- 1,274 Matt Pfluager
- 1,263 Charles Ferrari

- \$1,263 DeAnthony Hartman
- 1,263 Daniel Hwang
- 1,250 Heather Cullen
- 1,250 Christopher Murray
- 1,238 Alex Grakhov
- 1,225 John Collins
- 1,225 Brent Bowling
- 1,225 Brian Gilmore
- 1,225 Denis Snyder
- 1,221 Jennifer Holliday
- 1,213 Craig Winkelman
- 1,200 Pamela Altman
- 1,200 Natalie Soboleva
- 1,193 Chad Potts
- 1,188 Jamey Haugen
- 1,188 Amanda Hogan
- 1,188 Nicholas Pelham-Clarke
- 1,178 Daniel Walton
- 1,175 Timothy Bugge
- 1,175 Ryan Feehan
- 1,163 Ari Bykofsky
- 1,163 Dustin Surace
- 1,158 Tatjana Tiki Tikhonov
- 1,150 Jordan Fenrich
- 1,150 Brett Maurice
- 1,147 David McCusker
- 1,144 Jesse O Martin
- 1,138 Joel A Johnson
- 1,125 Rita Charles
- 1,125 Daniel Vilas
- 1,113 Bradley Gray
- 1,103 Devon Chapman
- 1,100 Laaina Havea
- 1,098 Gregory VanSuch
- 1,088 Richard Johnson
- 1,085 Derron Alexander
- 1,081 Julie McQuoid
- 1,075 David Higa
- 1,068 Brian Schreiter
- 1,063 Jane Callies
- 1,063 Cornelius Jones
- 1,063 Thomas McConnell
- 1,050 Antonio Evans
- 1,038 David Guns
- 1,030 Aaron Parks
- 1,025 Jeffrey Gilliana
- 1,025 Grant Myers
- 1,025 Jeremiah Wiskeman
- 1,023 Daven Hermosura
- 1,020 Anthony Gropelli
- 1,017 Xander Davis
- 1,013 Harrymarie Ramoutar
- 1,012 Jason Green
- 1,000 Angela Bell
- 1,000 James Reddick
- 1,000 Jason Theriot
- 988 Beau Locker
- 988 Jamal Simmons
- 978 Kyle Taylor
- 975 Seneca Birchmore
- 975 Alta Herpel
- 975 Emilee Manthey
- 975 Lisa Richardson
- 963 Joshua Dishong
- 945 Nicholas Triantafyllidis
- 938 Christopher Kennedy
- 925 David Schanuel
- 925 Herbert Stell
- 925 Soncyia Williams
- 911 Alon Fischer
- 900 John Catalano
- 900 Michael Denton
- 900 Eric Peyton
- 900 Amr Shater
- 888 Alexander Spooner
- 877 Chad McLaughlin
- 875 Alix Albright
- 875 George O'Shea
- 874 Avi Kauderer

- \$871 Denise Berrios
- 863 Brandi Hershey
- 863 John Nasti
- 863 Shelly Russell
- 850 James DePetro
- 850 Charles Firreno
- 850 Mir Khan
- 850 Alexis Tyson
- 838 James A Smith
- 838 Heather Southern
- 832 Jordan Albright
- 825 Donald Hill
- 825 Adam Huck
- 825 Shawn Lewicki
- 825 Mark Medina
- 825 Nicole Sanders
- 825 Sonia Tyner
- 813 Regina Duval
- 813 Stephen Giddens
- 813 Daniel Walton
- 813 Jeffrey Hall
- 813 Sandra Underwood
- 813 Anthony Wright
- 806 David Guzman
- 802 Benjamin Ainscough
- 800 Liliana Avila
- 800 Sharlene Key
- 800 Leya Kirchstein
- 800 Emmanouil Paragiou
- 788 Glenn Arakawa
- 788 Meaghan Kehl
- 788 Ileana Lopez
- 788 Erika Spiak
- 775 Mark Glazer
- 775 Peter Kwiatkowski
- 775 Kyle Schimizzi
- 775 Gabriela Sime
- 775 Nicole Wells
- 765 Volodymyr Derevyanyy
- 763 Joseph J Smith
- 760 Aaron McLean
- 750 Anastacio Baeza
- 750 Daniel Bean
- 750 Gerald Norton
- 750 David Palmer
- 743 Mario Andres Chavez
- 740 Robert Wright
- 738 Mary Bucki
- 738 Marcus Norby
- 738 Nicholas Scordos
- 725 Ricardo Alanis
- 725 Kenneth Cargill
- 725 Edward DeFurio
- 725 Bilal Farsakh
- 725 Jonni Ng
- 725 Melissa Quintal
- 725 Steven Rios
- 719 Muhammed Ashraf
- 713 Eric Hamblin
- 713 Les Swain
- 712 Brandon Summerton
- 709 Lalitha Janardhanan
- 700 Jackie Beckham
- 700 Graham Carter
- 700 Joseph Hagerman
- 700 Brandon Jones
- 700 Patrick Kushla
- 700 Mele Makaui
- 700 Kirk Periccioli
- 700 Steven Stensrud
- 694 Arthur McDonald
- 685 Veronica Carrion
- 675 Jordan Arcuri
- 675 Mark Danner
- 675 Jennifer Judd
- 675 Aaron McKenney
- 675 Rory Olson
- 675 Hirenkumar Patel
- 675 Latia Stanley
- 663 Jason Crawford
- 660 Marta Cunha
- 655 Lawrence Smith

- \$650 Anthony Batista
- 650 Christopher Clark
- 650 Marci Dowbor
- 650 Marcus Martin
- 650 Adam Stowe
- 645 Taylor Bosch
- 638 Kade Beck
- 631 Lamar Livingston
- 630 Brenton Patterson
- 625 Larry Alexander
- 625 Lytoni Brown
- 625 Sandra Sandoval
- 625 Cynthia Sittig
- 610 Zachary Santino
- 609 Robert R Hamilton
- 606 Patrick Guthrie
- 606 Joshua Rush
- 600 Kelly Ekker
- 600 Nic Iagulli
- 600 Mike Lade
- 600 Edmond Lee
- 600 Mohammed Moolawi
- 600 Michael Nowak
- 600 Ernest Powell
- 595 Shorne Brown
- 594 Timothy Buckner
- 588 Edith Fleck
- 575 Ryan Ballard
- 575 Jennifer Crandall
- 575 Rita Eisentrager
- 575 Anita Ferris
- 575 Jonathan Hanaway
- 575 Michael Kachenmeister
- 575 Marcus Street
- 575 Joy Vann-Austin
- 575 Martha Zelaya
- 570 Jacob Raine
- 563 Andy Jaikaran
- 563 Paulo Miranda
- 560 Jahara Lewis
- 560 Kevin Talbot
- 550 Daymon Green
- 550 Alberto Alcalá
- 550 Marissa Boo
- 550 Seth Connelly
- 550 Donald DeVoise
- 550 Marjorie Hansen
- 550 Megan Holiday
- 550 Jamie Winters
- 539 Sharon Brenner
- 535 Kyle Butler
- 526 Casey Kunash
- 525 Amy Baird
- 525 Bernard Ballou
- 525 Amber Dregalla
- 525 Samantha Evans
- 525 Sefo Makaui
- 525 Ralph Matarese
- 525 Rita Tokahere
- 523 Thomas King
- 513 Elyse Bryan
- 513 Matthew Cartwright
- 506 Steven Sibelman
- 502 Robert Chun
- 501 Philip Roffi
- 500 Christine Barbour
- 500 Austin Bolz
- 500 Gretchen Crady
- 500 Ricardo Grandt
- 500 Shane Hastings
- 500 Brittney Hawley
- 500 Cale Jasper
- 500 Jaem Jones
- 500 Michael Joseph
- 500 Ruben Robinette
- 500 Beverly Sibert
- 500 Terrence Williams
- 500 Gevorg Yanukyanyan

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 **FRAN KOLOS**
\$7,519
Giglione-Ackerman

2 **JAKE COLPITTS**
\$6,971
Imran Satti

3 **JEFFREY GILLIANA**
\$4,729
Sabrina Lloyd

4 **NACOLE NEWBOLD**
\$4,475
Imran Satti

5 **MICHAEL DENTON**
\$4,339
Scott Rehberg



1 **SAMI MOGANNAM**
\$3,819
Jatoff-Foti

2 **NABIL SPAHI**
\$1,906
Giglione-Ackerman

3 **HERIVELTO PEREIRA**
\$1,557
Jatoff-Foti

4 **RYAN VOPAT**
\$1,394
Surace-Smith

5 **BRADLEY WEIGAND**
\$1,279
Surace-Smith

MARCH BONUS LEADERS

March Bonus Payout: \$283,655
March Bonus Qualifiers: 444

MARCH BONUS LEADERS

March Bonus Payout: \$51,348
March Bonus Qualifiers: 149

- \$7,519 Fran Kolos
- 6,971 Jake Colpitts
- 4,729 Jeffrey Gilliana
- 4,475 Nacole Newbold
- 4,339 Michael Denton
- 4,079 Brittney Hawley
- 3,682 Bradley Gray
- 3,583 Scott Montgomery
- 3,467 Kyle Schimizzi
- 3,448 Marce Garbett
- 3,204 Jeremiah Wiskeman
- 2,909 Mele Makau
- 2,867 Stephen Giddens
- 2,842 George O'Shea
- 2,806 Laaina Havea
- 2,770 Jameetri Washington
- 2,724 Latia Stanley
- 2,509 Alex Grakhov
- 2,497 Tyler Worstell
- 2,493 Pauline Cresswell
- 2,408 Edith Fleck
- 2,403 Steven Rios
- 2,377 Arie Davis
- 2,300 Lesina Ah Sue
- 2,281 Rita Charles
- 2,248 Moli Kaufusi
- 2,237 David Higa
- 2,236 Aaron McLean
- 2,203 Chelsie Young
- 2,107 Ileana Lopez
- 2,101 Ratu Kani
- 2,045 Robert Schneiderman
- 2,022 Shane Hastings
- 2,019 DeAnthony Hartman
- 2,013 Christina Meyer
- 1,996 Eric Thompson
- 1,936 Shawn Lewicki
- 1,930 Randy Markland
- 1,921 Sandra Sandoval
- 1,909 Ernest Powell
- 1,866 Tyler Souza
- 1,861 Larry Alexander
- 1,802 Leya Kirchstein

- \$1,764 Alysia Manley
- 1,751 Brett Maurice
- 1,695 Drew Sharp
- 1,675 Nicholas Scordos
- 1,646 Marcus Martin
- 1,624 Mohammed Moalawi
- 1,622 Brian Gilmore
- 1,578 Robert Drake
- 1,545 Alix Albright
- 1,544 Jenna Grula
- 1,544 Sefo Makau
- 1,543 Robert Wright
- 1,522 Mathew White
- 1,507 Patricia Guyton
- 1,463 Lytoni Brown
- 1,411 Michael Kachenmeister
- 1,361 Brent Bowling
- 1,328 Gregory Graham
- 1,299 Veronica Carrion
- 1,291 Denise Berrios
- 1,248 Edward DeFurio
- 1,221 James Reddick
- 1,219 Amanda Hubbard
- 1,207 Christine DiSanto
- 1,192 Jaem Jones
- 1,190 Marcus Norby
- 1,187 Debra Dextrateur
- 1,185 Enrique Sandoval
- 1,169 Rakesh Ramkarran
- 1,162 Jeffrey Lewis
- 1,130 Holly Lacey
- 1,130 Jordan Fenrich
- 1,127 Adalberto Garcia-Moreno
- 1,126 Monique Rocke
- 1,124 Jordan Albright
- 1,101 Cameron Cimino
- 1,098 David Gurley
- 1,086 Steven Stensrud
- 1,061 Jason H Lee
- 1,052 Christopher Murray
- 1,048 Jamey Haugen
- 1,041 Emmanouil Paragiou
- 1,035 Regina Duval

- \$1,034 Adam Stowe
- 1,031 Wendy Sotelo
- 1,029 Oliver Nivaud
- 1,016 Lisa Richardson
- 989 Gail LaCroix
- 988 Inderjit Toor
- 987 Kenneth Cargill
- 985 Ryan Feehan
- 980 Seneca Birchmore
- 980 James Pratt
- 953 Nic Iagulli
- 931 Anthony Rizzo
- 928 Shorne Brown
- 920 Aaron Haynes
- 905 Marta Cunha
- 897 Joel A Johnson
- 885 Emad Fakhreddine
- 873 Amanda Hogan
- 851 Jordan Arcuri
- 845 Alon Fischer
- 834 Sean Hansen
- 831 Pamela Altman
- 824 Jamal Simmons
- 818 Nathan Montgomery
- 813 Ernest Shaw
- 811 Mark Dombrowski
- 808 Gad Golian
- 799 Andrew Wagner
- 778 Jesse O Martin
- 769 Brenton Patterson
- 767 Mark Glazer
- 764 Taneshia Solomon
- 746 Mike Lade
- 729 Cornelius Jones
- 717 Joy Vann-Austin
- 703 Gabriela Sime
- 698 James Golden
- 685 Bilal Farsakh
- 683 Evan Worrell
- 661 Lorraine Law
- 657 Dustin Surace
- 649 Erika Hudson
- 642 Charles Firreno

- \$639 John Napiza
- 635 Brianna DiPietro
- 624 Marcia Jobe
- 619 Lisa Martin
- 617 Megan Holiday
- 614 Daniel Dunham
- 612 Derron Alexander
- 605 Kierra Goodwin
- 602 Ritia Tokahere
- 599 Yonique Gordon
- 588 Joshua Cosentino
- 588 Heather Cullen
- 577 Samantha Evans
- 574 Edmond Lee
- 573 Emmanuel Villasenor
- 563 Kevin Talbot
- 554 Emilee Manthey
- 547 Nicole Wells
- 547 John Catalano
- 535 Matthew Woods
- 530 Elias Boles
- 522 Robert Brod
- 522 Min Jiang
- 506 Marci Dowbor

- \$3,819 Sami Mogannam
- 1,906 Nabil Spahi
- 1,557 Herivelto Pereira
- 1,394 Ryan Vopat
- 1,279 Bradley Weigand
- 1,186 Angeliqve Lavaly
- 1,116 Mitchell Look
- 1,037 Timothy Byrnes

- \$875 Brian Jerome
- 872 Dason Phaul
- 839 Corey LaVigne
- 775 Ricardo Garavito
- 768 Angela Ritchie
- 763 Bryan Czajkowski
- 758 Mahadai Kryshundayal
- 698 Ernestine Rush

- \$674 Adam Kahn
- 672 Maria Ramirez
- 651 Joseph Faisant
- 646 Whitney Williams
- 643 Sherifa Ballbaa
- 630 Carol Valente
- 616 Rob Speers
- 595 Maria Melendez

- \$579 Olga Tsymbal
- 574 Linda Byas
- 560 Brian Schreiter
- 545 Ewa Marinaccio
- 518 Gary Slocum
- 505 Robert Recker

4 BONUS TOTAL: \$3,389,120

WORLD'S GREATEST
\$1,640,283

LEADERSHIP
\$1,413,834

SA/GA TRAINING
\$283,655

REINSTATEMENT
\$51,348

MARCH MADNESS

Top Director

This year the Sales Directors had their own March Madness competition. The tournament focused on all the key indicators of a successful agency. They competed against all of their fellow directors. The Director with the best average for the four weeks was the winner.

Please join us in congratulating Chris!



Chris Selejan

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Chris Selejan



Chris had 17.2% growth over March of 2013.

PR Director of the Month

Leaders growing leaders!

Michelle Baxter



Based on lead growth, Michelle is the Top Director for March 2014.

Perspective



Scott Smith

President
& Chief Marketing Officer

Personal Recruiting

Is you! It's now! It's here to stay!

You might be able to tell from that headline that I'm excited about our new personal recruiting program, which we announced at the Spring SGA meeting. And with good reason. See, our decision to make personal recruiting part of the permanent culture at AIL/NILICO isn't just some random idea we thought we'd try. We already KNOW personal recruiting works.

Back in the days before Internet job sites or the Recruiting Management System (RMS) — heck, before computers, even — personal recruiting was the way just about everybody was recruited. Sure, there were tons of jobs in the classifieds section of the Sunday newspaper, but we've known all along that candidates who come to the Company through people already associated with us tend to flourish in the long term.

Talk to any of the veteran State General Agents and more of them than not came to AIL on the recommendation of a relative or friend; especially from a friend who just signed on with AIL.

Here's what is really unique: the recruit doesn't even have to be someone you know all that well. Even if all you did is have a casual conversation with the person next to you in line wherever... the connection can still earn you an additional compensation stream as an AIL agent. If you had an existing relationship with that person, chances are you will invest yourself personally to some degree (you need not be in management and you need not take on daily management chores for this person!) in their success. That last part is key and it can really help push people past the tough times in the beginning. You are there to help. You're looking out for them. You CARE.

Over the past two years, we've had a couple of personal recruiting contests. But, since we know that personal recruiting can help us grow Agents who are more committed, stay longer and do better, the question

becomes: why *wouldn't* we want to make it part of a culture that already has family, caring and sharing at its core?

It is an absolute no-brainer!

You'll be hearing a lot about personal recruiting as we go forward. Within 12 months, we want personal recruiting to be the prevalent, preferred recruiting source for the Company by changing our overall recruiting culture, empowering every Agent to promote the career opportunity, and providing a lucrative incentive structure.

Don't get me wrong, RMS will continue to be an important part of recruiting. But we need to get out of the RMS box if we're going to rapidly achieve Roger's vision of 10,000 agents and \$250 million in sales in the near future. We can do it.

It's mostly a matter of shifting our attitudes and opening our eyes to the tremendous opportunity that is around us. There are unemployed, underemployed, underpaid, dissatisfied people everywhere you go. There are also plenty of people who might not be actively looking, but who are open to the idea of bettering themselves. Look for them intentionally. They are the target.

If you're not enjoying success in the area of personal recruiting, it's because you're not focused. Think you don't know someone? How about the people in the home you are presenting in this evening? Now there is a resource that everyone has!

Don't limit your thinking, and most of all, don't limit your income!



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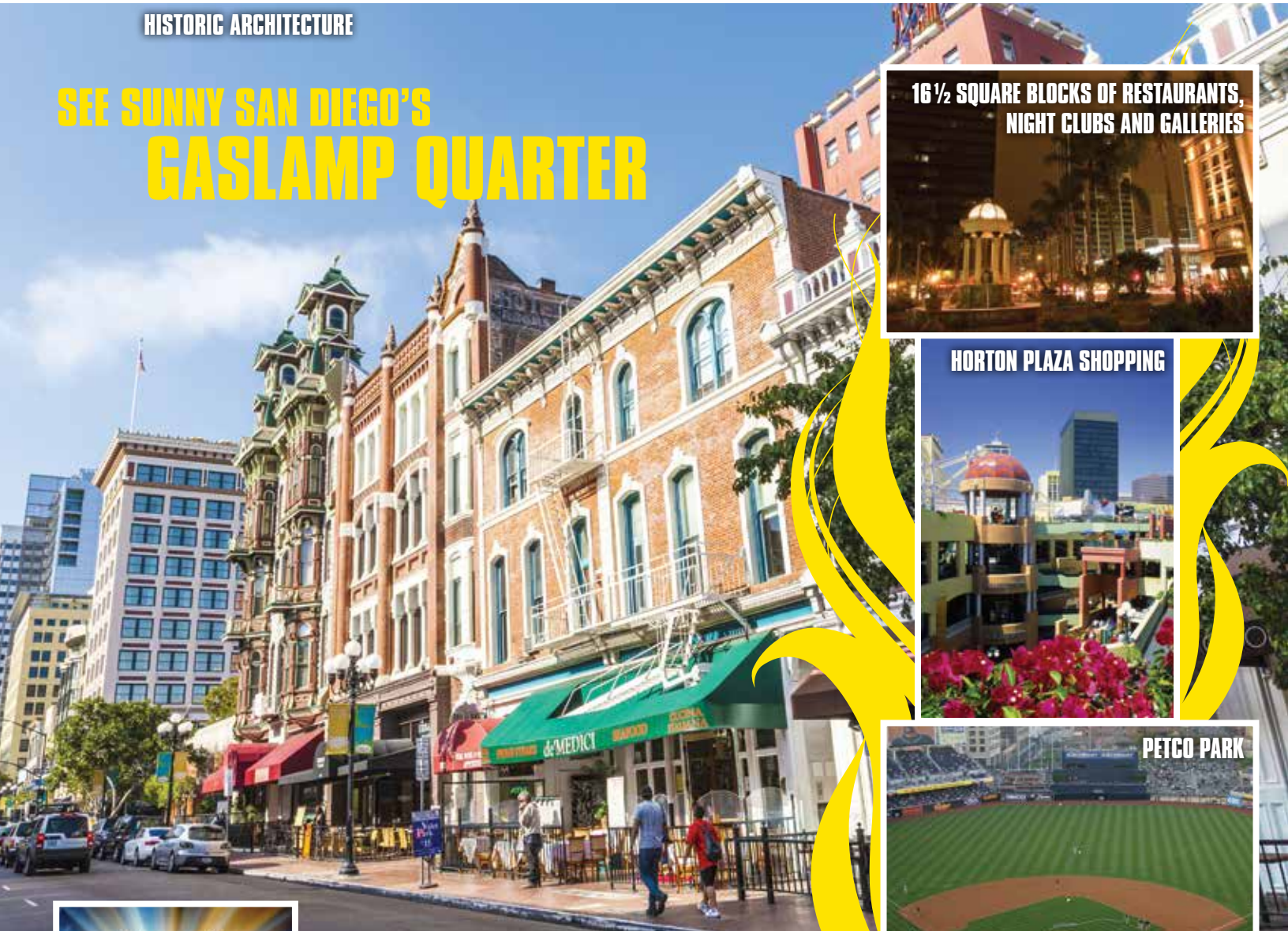
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